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STATE OF OREGON

DEPARTMENT OF COMMERCE

BANKING DIVISION

Seventy-seventh Annual Report

of the

Superintendent of Banks

1984

JOHN B. OLIN

Superintendent of Banks

Salem, Oregon 97310

LETTER OF TRANSMITTAL

To the HONORABLE FRED W. HEARD, DIRECTOR
DEPARTMENT OF COMMERCE

DEAR DIRECTOR HEARD:

I have the honor to submit to you the Seventy-seventh Annual Report of the Banking Division, covering the year ending December 31, 1984, in compliance with the terms and provisions of ORS 706.740. Included in the report are schedules and abstracts pertaining to the operation and condition of all institutions which fall under supervision of the Banking Division.

Respectfully submitted,

John B. Olin
Superintendent of Banks

STATE OF OREGON

DEPARTMENT OF COMMERCE

BANKING DIVISION

Salem, Oregon 97310 (Tel. 378-4140)

JOHN B. OLIN
Superintendent of Banks

J. GORDON PRAKKEN
Deputy Superintendent of Banks

PAULA M. WOLNEZ
Manager, Financial Institutions Program

KEITH A. BOYER
Credit Union & Consumer Finance Supervisor

TECHNICAL STAFF

J. PHILLIS CASNER	Secretary
CORDELIA H. HAMILTON	Secretary
ELAINE A. HAYDEN	Business Manager
TROY A. HOWE	Programmer
MELVIN W. KNOYLE	D P Manager
JANET B. MARTIN	Programmer
EDITH W. MILBANK	Secretary
LOIS S. PAISLEY	Management Asst.
SHARLYN W. RAYMENT	Credit Union & Consumer Finance Asst.
CAREN A. RUSSELL	Secretary
CLAIREAN G. SMITH	Administrative Asst.

Review Examiners

DURRAN W. AULD
VERNE R. McKEE
LESLIE L. THALER

Senior Bank Examiners

RICHARD H. FORSYTHE
JOHN K. GRABOW
ROGER J. THOMPSON

Bank Examiners

LORETTA M. ASA
LAWRENCE J. BELLARTS
RONALD C. HAYS
JOSEPH D. JOHANNES
ORVILLE E. KEIFER
JOHN W. KENNEDY
JOHN M. MOECK
JOHN W. OLSON
EDWARD S. SIMKINS
RONALD I. SINES
RICHARD E. TAYLOR

Assistant Bank Examiners

BEVERLY H. HANSCOM
AN H. NGUYEN
GORDON NIELSSEN
JOHN T. O'LEARY
DALE S. ORR
CATHERINE A. OSTGARD
TED A. RIES
GERALD T. SPELLMEYER
BETTY J. TRUEBLOOD

Credit Union Examiners

SUSAN E. ELLIOTT
JODEE L. JACKSON

Consumer Finance Examiners

MAX A. LUCAS
W. DEANE ROBERTSON

STATE BANKING BOARD

STUART H. COMPTON	Salem	Appointed November 17, 1984
DORIS S. BOUNDS	Hermiston	Appointed July 1, 1982
JOHN SEGERSTROM	Pendleton	Appointed July 1, 1981

Superintendents of Banks serving since May 25, 1907

Name	*Date of Appointment*	*Date of Resignation*
James Steel	May 25, 1907	May 15, 1910
Will Wright	May 25, 1910	December 1, 1913
S. G. Sargent	December 1, 1913	February 5, 1918
Will H. Bennett	February 11, 1918	December 31, 1920
Frank C. Bramwell	January 1, 1921	September 1, 1927
A. A. Schramm	September 1, 1927	October 1, 1935
Mark Skinner	Octboer 1, 1935	December 1, 1939
A. A. Rogers	December 1, 1939	September 30, 1956
M. A. Case	October 1, 1956	June 30, 1958
J. F. M. Slade	July 1, 1958	June 30, 1970
Melvin Bilyeu (Acting)	July 1, 1970	November 30, 1970
John B. Olin	December 1, 1970	

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STATE BANKING FUND 1984

January 1, 1984 balance		$747,360.95
RECEIPTS		
Examination fees:		
Banks and trust companies	$1,940,672.77	
Licensed lenders	73,939.50	
Credit unions	248,367.12	
Annual License fees:		
Banks and trust companies	11,220.06	
Licensed lenders	48,440.00	
Licensees under Sale of Checks Act	1,955.00	
Filing fees:		
Banks and trust companies	14,590.00	
Credit unions	125.00	
Certified copies, seal charges, miscellaneous:		
Receipts and refunds	754.57	
Total receipts		2,340,064.02
		$3,087,424.97
DISBURSEMENTS		
Salaries	$1,123,864.72	
Employer's contributions	355,532.84	
Traveling expense	42,025.02	
Meals and lodging	106,428.43	
Office supplies	4,837.05	
Telephone and telegraph	13,820.15	
Postage, freight and express	4,682.92	
Printing of publications	11,232.60	
Rent	40,569.77	
All other expenses	187,307.65	
Capital outlays	10,452.95	
Total disbursements		1,900,754.10
Balance in Banking Fund December 31, 1984		1,186,670.87
		$3,087,424.97

1984

ALPHABETICAL LIST OF BANKS AND TRUST COMPANIES

Name of Bank	City	Page
American State Bank	Portland	20
Bank of Astoria	Astoria	11
Bank of Commerce	Milton-Freewater	19
Bank of Corvallis	Corvallis	14
Bank of Eastern Oregon	Arlington	11
Bank of Lake Oswego	Lake Oswego	18
Bank of Myrtle Point	Myrtle Point	19
Bank of Oregon	Woodburn	31
Bank of the Cascades	Bend	11
Bank of Wallowa County	Joseph	17
Bank of Willamette Valley	Dallas	15
Beaver State Bank	Beaverton	11
Benton County Bank	Corvallis	14
Business Banking Corporation	Beaverton	11
Canadian Imperial Bank of Commerce	Portland	20
Canby Union Bank	Canby	12
Capital Trust Company	Portland	20
Centennial Bank	Springfield	30
Central Point State Bank	Central Point	12
Citizens Bank	Corvallis	14
Citizens Valley Bank	Albany	10
Clackamas County Bank	Sandy	30
Coast Community Bank	Harbor	16
Colonial Banking Company	Merlin	19
Columbia Community Bank	Hermiston	16
Columbia River Banking Company	The Dalles	30
Columbia Trust Company	Portland	21
Community Bank of Creswell	Creswell	15
Douglas National Bank	Roseburg	
Family Bank of Commerce	Grants Pass	16
Farmers and Merchants Bank	Forest Grove	16
First Interstate Bank of Oregon, N.A.	Portland	
First National Bank of McMinnville	McMinnville	
First National Bank of Elgin	Elgin	15
First National Bank of Oregon	Canby	
Great Western Bank	Dallas	15
Greater Pacific Bank	Albany	10
Home Valley Bank	Cave Junction	12
Hood River County Bank	Hood River	17
Inland Empire Bank	Hermiston	17
Jefferson State Bank	Medford	18
Juniper Banking Company	Madras	18
Lewis & Clark State Bank	Lake Oswego	18
Medford State Bank	Medford	19
Mount Hood Security Bank	Gresham	16
National Security Bank	Newport	
Newberg State Bank	Newberg	19
Oregon First Bank	Portland	24
Oregon Pacific Banking Co.	Florence	15
Pacific Continental Bank	Eugene	15
Pacific Northwest Trust Company	Portland	24
Pacific Security Bank	Reedsport	27
Pacific State Bank	Lincoln City	18
Pacific Western Bank	Portland	25
Pioneer Trust Company	Salem	29
Santiam Valley Bank	Aumsville	11
Security Bank	Coos Bay	12
Service Trust Company	Portland	
Siuslaw Valley Bank	Florence	16

1984

ALPHABETICAL LIST OF BANKS AND TRUST COMPANIES

Name of Bank	City	Page
South Umpqua State Bank	Roseburg	28
South Valley State Bank	Klamath Falls	17
The Bank of California, N.A.	Portland	
The Bank of Newport	Newport	19
The Bank of Nova Scotia	Portland	20
The Bank of Tokyo, Ltd.	Portland	20
The Commercial Bank	Salem	28
The Cottage Grove Bank	Cottage Grove	15
The Hongkong and Shanghai Banking Corporation	Portland	21
The Oregon Bank	Portland	21
The Prineville Bank	Prineville	27
The Royal Bank of Canada	Portland	27
Timber Community Bank	Roseburg	28
Tri-County Banking Co.	Junction City	17
Tualatin Valley Bank	Hillsboro	17
United Savings Bank, Mutual	Salem	29
United States National Bank of Oregon	Portland	
Valley Community Bank	McMinnville	28
Valley National Bank of Oregon	Forest Grove	
Valley of the Rogue Bank	Rogue River	28
Western Bank	Coos Bay	12
Western Heritage Federal Savings & Loan	Pendleton	
Western Security Bank	Salem	29
Woodburn State Bank	Woodburn	31
Yaquina Bay Bank	Newport	20

DIRECTORY

of

Banks and Trust Companies in the State of Oregon

Under the Jurisdiction of the Banking Division,

Department of Commerce,

Together With Dates of Charters or Incorporation, and Lists of

Officers and Directors

* Banks which are subsidiaries of bank holding companies. The holding companies and their subsidiaries are listed on page 37 of this report.

Area Code for Oregon — (503)

CITIZENS VALLEY BANK
Chartered March 19, 1957; Charter No. 331
Head Office,
128 W. Third St., P.O. Box 399
Albany, Oregon 97321
Tel. 926-4221

Rodney B. Tibbatts	President
W. G. Cadmus	Exec. Vice Pres.
Jack Adams	Sr. Vice Pres.
Ronald J. Benek	Sr. Vice Pres./So. Reg. Mgr.
Wanda Davenport	Vice Pres./Operations
William Crocker	Sr. Trust Officer/Mgr.
Larry Fromdahl	Auditor

Albany Branch,
128 W. Third St., P.O. Box 399
Albany, Oregon 97321
Tel. 926-4221
Dallas Enger — Vice Pres./Mgr.

East Albany Branch,
940 E. Pacific Blvd., P.O. Box 629
Albany, Oregon 97321
Tel. 926-4221
Barbara Haslam — Manager

South Albany Branch,
1012 - 34th S.E., P.O. Box 806
Albany, Oregon 97321
Tel. 926-4221
Enid Coonrood — Asst. Vice Pres./Mgr.

Brownsville Branch,
P.O. Box 308
Brownsville, Oregon 97327
Tel. 466-5191
Geraldine Burtner — Manager

Coburg Branch,
210 E. Pearl
Coburg, Oregon 97401
Tel. 485-4944
Robert Ferguson — Manager

Eugene Branch,
899 Pearl, P.O. Box 10328
Eugene, Oregon 97440
Tel. 485-2111
Evonne Heidgerken — Manager

Halsey Branch,
P.O. Box 288
Halsey, Oregon 97348
Tel. 369-2261
James A. Coonrod — Vice Pres./Mgr.

Harrisburg Branch,
155 N. 3rd., P.O. Box 245
Harrisburg, Oregon 97446
Tel. 995-6364
James A. Coonrod — Vice Pres./Mgr.

Independence Branch,
302 S. Main St., P.O. Box 308
Independence, Oregon 97351
Tel. 838-1466
Mary Kay Bash — Manager

Jefferson Branch,
P.O. Box 300
Jefferson, Oregon 97352
Tel. 327-2223
Ronald Stith — Asst. Vice Pres./Mgr.

Lebanon Branch,
P.O. Box 548
Lebanon, Oregon 97355
Tel. 258-3126
Allen R. Heinonen — Asst. Vice Pres./Mgr.

Shedd Branch,
P.O. Box 31
Shedd, Oregon 97377
Tel. 491-3636
James A. Coonrod — Vice Pres./Mgr.

Springfield Branch,
310 N. 5th, P.O. Box 676
Springfield, Oregon 97477
Tel. 726-8424
Kent Virgin — Vice Pres./Mgr.

Thurston Village Branch,
5690 Main Street, P.O. Box N
Springfield, Oregon 97477
Tel. 741-1234
Ron Middleton — Manager

Sweet Home Branch,
1199 Tenth Avenue, P.O. Box 547
Sweet Home, Oregon 97386
Tel. 367-5144
Allen Taug — Manager

Directors

Howard Hickam, Chairman	*Joe McPherson*	*Orval Thompson*
Marvin Coats	*John Mahler*	*Rodney B. Tibbatts*
Eugene Hulett	*Robert Mikkelson*	*Rodney Tripp*
Willard McLagan	*James Richards*	*Leonard Wildish*

GREATER PACIFIC BANK, ALBANY
Chartered October 16, 1978; Charter No. 368
Head Office,
225 S.W. Washington, P.O. Box 219
Albany, OR 97321
Tel. 926-6090

William Edom	President
Hal Brown	Vice President

Lebanon Branch,
75 East Grant
Lebanon, OR 97355
Tel. 451-4646

E. E. Eckart — Manager

Directors

J. Frank Morse, Chairman — *Donald G. Hector* — *H. Dan Moore* — *William S. Wilt* — *Donald L. Wimer, Vice Chairman* — *William Edom*

BANK OF EASTERN OREGON, ARLINGTON

Chartered February 27, 1945; Charter No. 306
Head Office,
Arlington, Oregon 97812
Tel. 454-2636

James H. Wishart — Vice Pres./Mgr.
Shirley Anderson — Asst. Vice Pres./Asst. Mgr.

Heppner Branch, Main Office
Heppner, Oregon 97836
Tel. 676-9125

G. H . Pierson — Pres./Chief Exec. Officer
Patricia Gentry — Cashier
E. George Koffler — Vice Pres./Asst. Mgr.

Ione Branch,
Ione, Oregon 97843
Tel. 422-7466

June R. Crowell — Asst. Vice Pres./Mgr.

Directors

Howard Bryant, Chairman — *William G. Jaeger* — *G. H. Pierson* — *Arthur A. Allen* — *R. W. Lindstrom* — *Otto Steinke* — *A. David Childs* — *Gene Pierce, Director Emeritus* — *Kenneth A. Walters* — *L. E. Dick, Jr.*

BANK OF ASTORIA, ASTORIA

Charter November 25, 1968; Charter No. 342
Head Office,
85 West Marine Drive, P.O. Box 28
Astoria, Oregon 97103
Tel. 325-2228

Cheri Savage — Pres./Chief Exec. Officer
Rebecca Fergus — Cashier
Ronald G. Humphries — Vice President
Jeff Waters — Vice Pres./Mgr.

Downtown Branch,
977 Commercial, P.O. Box 28
Astoria, Oregon 97103
Tel. 325-0202

Susie Piaskoski — Asst. Cashier/Mgr.

Seaside Branch,
301 Avenue A, P.O. Box 938
Seaside, Oregon 97138
Tel. 738-5528

Rhonda Tuveng — Vice Pres./Mgr.

Directors

Dan Thiel, Chairman — *Jack Kohl* — *Wm. D. Shaw* — *Fred Foshaug* — *Cheri Savage* — *Albert R. Sorkki* — *George Fulton* — *Hugh A. Seppa* — *Lawson Stevenson*

SANTIAM VALLEY BANK, AUMSVILLE

Chartered November 23, 1979; Charter No. 386
Head Office,
112 Main Street, P.O. Box 350
Aumsville, Oregon 97325
Tel. 749-1200

Robert C. Bride — Pres. & Chief Exec. Officer
Janet Cole — Cashier

Mill City Office
300 N.W. Santiam Blvd.
Mill City, Oregon 97360
Tel. 897-2337

Sharlene Larimer — Manager

Directors

Donald J. Etzel, Chairman — *Darr L. Goss* — *Shirley Keudell* — *Robert C. Bride* — *Francis Hendricks* — *Wallace V. Teuscher*

BEAVER STATE BANK, BEAVERTON

Charter May 23, 1980; Charter No. 389
Head Office,
4200 S.W. Watson Ave., P.O. Box 40
Beaverton, Oregon 97075
Tel. 643-7990

C. L. Haugen — Pres./Chief Exec. Officer
John A. Linton — Exec. Vice Pres./Chief Financial Off.
Richard J. Nelson — Sr. Vice Pres./Loan Admin.
Dennis P. Davis — Vice President

Directors

David W. Hopkins, Chairman — *Jack Burgess* — *Charles L. Knocke* — *Richard M. Bates* — *Duane L. Christie* — *John A. Schnell* — *C. L. Haugen*

BUSINESS BANKING CORPORATION, BEAVERTON

Chartered August 27, 1980; Charter No. 391
Head Office,
4875 S.W. Griffith Drive, P.O. Box 569
Beaverton, Oregon 97075
Tel. 641-2884

Gilbert E. Stuart — Chief Exec. Officer
Jack W. Rosenberg — President

Directors

Werner G. Nistler, Chairman — *Emerson J. Collier, M.D.* — *Jack W. Rosenberg* — *Jose M. Calderon* — *Lewis B. Hampton* — *Martha Silknitter* — *Elbert Hawkins* — *Gilbert E. Stuart*

BANK OF THE CASCADES, BEND

Chartered Sept. 1, 1976; Charter No. 355
Head Office,
1700 N.E. Third Street
Bend, Oregon 97701
Tel. 389-7701

Roger J. Shields — President
Patricia L. Moss — Vice Pres./Cashier
Frederick D. Arthurs — Manager

South Country Branch,
61250 S. Hwy. 97
Bend, Oregon 97702
Tel. 388-1040

Peggy Biss — Branch Officer

Sunriver Branch,
Sunriver Country Mall
P.O. Box 4445
Sunriver, Oregon 97702
Tel. 593-8101

Mark Stanard — Manager

Directors

Gary L. Capps, Chairman	*Gary Hoffman*	*L. A. Swarens*
Alden K. Briggs	*Steve M. Jackson*	*Jacob M. Wolfe*
	Roger J. Shields	

CANBY UNION BANK, CANBY

Chartered July 11, 1932; Charter No. 298

Head Office,
150 N.W. Second, P.O. Box 190
Canby, Oregon 97013
Tel. 266-1126

Curtis E. Johnson	President
Gary L. Dennison	Sr. Vice Pres./Chief Exec. Officer
Janet C. Dietz	Sr. Vice President

Directors

David H. Dietz, Chairman	*Gary L. Dennison*	*June Gerber*
	Janet C. Dietz	*Curtis E. Johnson*

HOME VALLEY BANK, CAVE JUNCTION

Chartered August 7, 1980; Charter No. 390

Head Office,
103 S. Kerby Avenue, P.O. Box 129
Cave Junction, Oregon 97523
Tel. 592-4663

Denver E. Huff	President
David L. Kennedy	Vice Pres./Cashier

Directors

Dr. Joseph Meyer, Chairman	*Don F. Gibbs*	*David L. Kennedy*
Raymond L. Frost	*Denver E. Huff*	*Jerry F. Miller*

CENTRAL POINT STATE BANK, CENTRAL POINT

Chartered December 17, 1976; Charter No. 356

Head Office,
475 Pine Street, P.O. Box 3457
Central Point, Oregon 97502
Tel. 664-5511

Paul W. Van Etten	Pres./Chief Exec. Officer
Patricia A. Badger	Chief Financial Officer
Lloyd Governor	Vice President

Jacksonville Branch,
515 N. Front Street, P.O. Box 850
Jacksonville, Oregon 97530
Tel. 899-8991

Sue Fullerton — Operations Officer

Directors

LaRue Smith, Chairman	*Franklin H. Gebhard*	*Allen D. Sterton*
Doreen Brandshaw	*Mary K. Knox*	*Paul W. Van Etten*
	August J. Picollo	*Dale Van Wey*
		Eldon A. Vinson

*SECURITY BANK OF COOS COUNTY, COOS BAY

Chartered August 29, 1919; Charter No. 251

Head Office,
196 S. 2nd
Coos Bay, Oregon 97420
Tel. 267-6611

Gwen Kinney — Manager

Bandon Branch,
11th & Hwy. 101, P.O. Box 99
Bandon, Oregon 97411
Tel. 347-2401

Bert Roberts — Vice Pres./Mgr.

Bunker Hill Branch,
1100 Hwy. 101 S., P.O. Box 1140
Coos Bay, Oregon 97420
Tel. 269-2311

Phil Nelson — Asst. Vice Pres./Mgr.

Coquille Branch,
5th & Central, P.O. Box 70
Coquille, Oregon 97423
Tel. 396-3138

Toni Poole — Asst. Vice Pres./Mgr.

Myrtle Point Branch,
503 Spruce St., P.O. Box 365
Myrtle Point, Oregon 97458
Tel. 572-2412

Chuck Brummel	President
James F. Fleck	Exec. Vice President
Steve Golden	Vice Pres./Cashier
Jack Mahon	Manager

North Bend Branch,
3451 Broadway, P.O. Box 568
North Bend, Oregon 97459
Tel. 756-2011

R. T. Green — Vice President/Manager

Directors

Sam Dement, Chairman	*Jim Fleck*	*Hollis Mast*
Charles D. Brummel	*Donald Goddard*	*W. H. Petre*
Sid Chandler	*Tom Graham*	*Elton Schroeder*
Ramona Evans	*Frank Henry*	*Harry A. Slack, Jr.*

WESTERN BANK, COOS BAY

Incorporated Dec. 3, 1904; Corporation No. 108

Head Office,
290 S. Fourth St., P.O. Box 1720
Coos Bay, Oregon 97420
Tel. 269-5171

Frank L. Servoss	Pres./Chief Exec. Officer
Andrew J. Newhouse	Corporation Secretary
Larry Hess	Sr. Vice President
Richard R. Hieb	Sr. Vice President
Joseph W. Lance	Sr. Vice Pres./Regional Credit Administrator
Charles A. Rieb	Sr. Vice Pres./Regional Credit Administrator
Michael L. Sickels	Sr. Vice Pres./Controller
Scott A. Davidson	Vice President
Robert N. Davis	Vice Pres./Chief Auditor/ Examiner and Security Officer
Walt Dodrill	Vice Pres./Regional Credit Administrator
Richard Finlayson	Vice President
John H. Gassoway	Vice President
Bruce A. Laird	Vice President
James Long	Vice President
Jeff McKinnon	Vice President
Kathy Newhouse	Vice President
William C. Plese	Vice Pres./Sr. Trust Officer
Richard Vandehey	Vice President

Ashland Branch,
243 E. Main St., P.O. Box 1000
Ashland, Oregon 97520
Tel. 482-4321
Roger Cantwell — Asst. Vice Pres./Mgr.

South Ashland Branch,
2262 Ashland Street, P.O. Box 1016
Ashland, Oregon 97520
Tel. 482-8336
Carol Cote — Manager

Baker Branch,
2245 Main, P.O. Box 747
Baker, Oregon 97814
Tel. 523-6386
James W. Cady — Asst. Vice Pres./Mgr.

Bandon Branch,
1030 Alabama, P.O. Box 39
Bandon, Oregon 97411
Tel. 347-2441
Joye Olson — Vice Pres./Manager

Bend Branch,
450 N.W. Franklin Ave., P.O. Box 1226
Bend, Oregon 97709
Tel. 382-6050
Edmund F. Payne — Vice Pres./Manager

Pilot Butte Branch,
600 N.E. Greenwood Ave., P.O. Box 670
Bend, Oregon 97709
Tel. 389-8140
Joan Karrle — Manager

South Bend Branch,
61490 S. Hwy. 97, P.O. Box 711
Bend, Oregon 97709
Tel. 388-1044
Suzanne McLain — Manager

Brookings Branch,
898 Chetco, P.O. Box W
Brookings, Oregon 97415
Tel. 469-2181
Shirlie Rainwater — Asst. Vice Pres./Mgr.

Illinois Valley Branch,
110 N. Redwood Hwy. 199, P.O. Box N
Cave Junction, Oregon 97523
Tel. 592-3126
George Riekena — Manager

Clatskanie Branch,
199 E. Nehalem, P.O. Box 187
Clatskanie, Oregon 97016
Tel. 728-2103
Joe D. Galarneau — Vice Pres./Manager

Coos Bay Branch,
285 S. Fourth St., P.O. Box 1055
Coos Bay, Oregon 97420
Tel. 269-5171
Tom McNeill — Vice Pres./Manager

Empire Branch,
150 S. Wall, P.O. Box 3578
Coos Bay, Oregon 97420
Tel. 888-3261
Florence Taylor — Manager

South Second Street Branch,
990 S. 2nd Street, P.O. Box 1241
Coos Bay, Oregon 97420
Tel. 269-4286

Eagle Point Branch,
133 W. Main, P.O. Box 695
Eagle Point, Oregon 97524
Tel. 826-3555
Jana Rumelhart — Manager

Florence Branch,
430 Highway 101, P.O. Box 100
Florence, Oregon 97439
Tel. 997-3431
Mike McKay — Manager

Gold Beach Branch,
120 Sixth, P.O. Box 1018
Gold Beach, Oregon 97444
Tel. 247-6696
Marion J. Wilhite — Asst. Vice Pres./Mgr.

Gold Hill Branch
501 2nd Ave., P.O. Box 157
Gold Hill, Oregon 97525
Tel. 855-1535
Carolyn Fox — Manager

Klamath Falls Branch,
421 S. 7th, P.O. Box 669
Klamath Falls, Oregon 97601
Tel. 884-3114
Reginald W. Powell — Vice Pres./Manager

Shasta Plaza Branch,
2885 S. Sixth, P.O. Box 1864
Klamath Falls, Oregon 97601
Tel. 882-7704
Donna Henry — Manager

La Grande Branch,
2202 Wallowa Lake Hwy., P.O. Box 1088
La Grande, Oregon 97850
Tel. 963-7137
Robert J. Ullan — Manager

Crater Branch,
601 Crater Lake Ave., P.O. Box 1047
Medford, Oregon 97501
Tel. 776-3333
Gary Bruce — Vice Pres./Manager

Downtown Medford Branch,
101 E. 8th St., P.O. Box 4370
Medford, Oregon 97501
Tel. 776-3373
Carolyn Cole — Manager

North Bend Branch,
Pony Village, P.O. Box 587
North Bend, Oregon 97459
Tel. 756-3171
Bruce Byers — Manager

Treasure Valley Branch,
319 S.W. 4th Avenue, P.O. Box 160
Ontario, Oregon 97914
Tel. 889-9681
Dale R. Blunk — Manager

Prineville Branch,
550 E. 3rd, P.O. Box 688
Prineville, Oregon 97754
Tel. 447-3821
Jim Roppe — Manager

Redmond Branch,
568 S.W. 5th, P.O. Box 697
Redmond, Oregon 97756
Tel. 548-2123
James P. Lawler — Manager

St. Helens Branch,
20th & Columbia, P.O. Box 978
St. Helens, Oregon 97051
Tel. 397-0696
George E. Curtis — Asst. Vice Pres./Mgr.

Scappoose Branch,
S. Columbia Highway, Drawer AB
Scappoose, Oregon 97056
Tel. 543-6353
Debra Dudlev — Manager

Shady Cove Branch,
Highway 62, P.O. Box 1295
Shady Cove, Oregon 97539
Tel. 878-2288
Dorothy Bordner — Manager

Sisters Branch,
175 Main St., P.O. Box 520
Sisters, Oregon 97759
Tel. 549-2061
Virginia Rasmussen — Manager

Tillamook Branch,
2405 Third Street, P.O. Box 558
Tillamook, Oregon 97141
Tel. 842-5521
James F. Servoss — Asst. Vice Pres./Mgr.

Directors

A. W. Sweet, Chairman — *Barbara McKeown* — *Frank L. Servoss*
George V. Dugan — *Raymond McNair* — *John Sweet*
Lewis Krauss — *Stuart V. McQueen* — *Frank J. Van Dyke*
Andrew J. Newhouse — *Wallace A. White*

*BANK OF CORVALLIS, CORVALLIS

Chartered January 13, 1982; Charter No. 409
Head Office,
2600 N.W. 9th Street, P.O. Box 1187
Corvallis, Oregon 97339
Tel. 757-2600

Michael E. Drennan — President
Douglas C. Ingalls — Vice Pres.
Pamela S. O'Brien — Cashier

Directors

Michael E. Drennan — *Carol J. Harman* — *Jean Mater*
Stephen T. Ford — *Sid S. Laswell* — *Robert D. Wilson*

BENTON COUNTY BANK, CORVALLIS

Chartered August 3, 1977; Charter No. 361
Head Office,
200 S.W. Fourth St., P.O. Box 315
Corvallis, Oregon 97333
Tel. 757-8508

Marvin E. McDonald — President/Chief Exec. Officer
Joe A. Malcom — Vice Pres./Cashier
Gerald Stauber — Vice President
C. R. Logan — Vice Pres./Sr. Loan Officer

Directors

Harold Benson, Chairman — *Eric R. Blackledge* — *Mario D. Pastega*
Peter L. Barnhisel — *Vernon L. Bowlby* — *Wilmer H. Post*
Marvin E. McDonald

CITIZENS BANK OF CORVALLIS, CORVALLIS

Chartered October 1, 1957; Charter No. 333
Administrative,
275 S.W. Third Street, P.O. Box 30
Corvallis, OR 97339
Tel. 752-5161

Harris E. Rosedahl — Pres./Chief Exec. Officer
Ray L. Stephenson — Exec. Vice Pres./Cashier

Main Office,
275 S.W. Third Street, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

Daniel E. Wybenga — Sr. Vice Pres./Mgr.
Richard L. McClain — Vice Pres./Asst. Mgr.

Circle Boulevard Office,
978 N.W. Circle Boulevard, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161
Richard W. Hughes — Vice Pres./Manager

University Office,
855 N.W. Kings Boulevard, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161
Linda K. Scouten — Asst. Vice Pres./Manager

Philomath Office,
1224 Main Street, P.O. Box 29
Philomath, Oregon 97370
Tel. 929-3228

Stephen L. Schafroth — Asst. Vice Pres./Mgr.

Directors

Robert C. Wilson, Chairman
W. Whitney Ball
James Eickelberg
Larry C. Hunter
Harris E. Rosedahl
Gene N. Thompson
Rosetta C. Venell
Donald E. Johnson, Emeritus
John D. Thomas, Emeritus
Carl J. Weltzin, Emeritus
Hugh Richard White
G. Burton Wood, Emeritus

*THE COTTAGE GROVE BANK, COTTAGE GROVE

Chartered July 6, 1978; Charter No. 364
Head Office,
625 E. Gibbs Ave., P.O. Box 128
Cottage Grove, Oregon 97424
Tel. 942-9121

Alan R. Monce — President
Richard W. Morss — Vice President
Linda Hunter — Vice Pres./Cashier

Directors

Dr. James Gant, Chairman
Leonard B. Betz
Lynn P. Ferrin
Dr. R. Jerome Kasher
Mrs. Jeryl Lund
Alan R. Monce
Roger S. Russell

COMMUNITY BANK OF CRESWELL, CRESWELL

Chartered January 26, 1970; Charter No. 345
Head Office,
265 E. Oregon Ave., P.O. Box 97
Creswell, Oregon 97426
Tel. 895-4511

LeRoy A. Hansen — Pres./Chief Exec. Officer
Patti G. Hansen — Vice President/Cashier
Lynn A. Hufstader — Exec. Vice President
Michael A. Ketts — Vice President

Directors

Robert F. Marquess, Chairman
Ronald Dersham
LeRoy A. Hansen
Ronald L. Hanson
Henry O. Honer
Calvin C. Taylor

BANK OF WILLAMETTE VALLEY, DALLAS

Chartered September 15, 1967; Charter No. 340
Head Office,
636 Main Street, P.O. Box 87
Dallas, Oregon 97338
Tel. 623-8311

Lloyd A. Penner — President
Richard C. Kindwall — Exec. Vice President
Darrell C. Simcoe — Cashier

Directors

Alvin J. Adolf
John P. Bollman
E. A. Flaming
W. H. Harland
R. C. Kindwall
Lloyd A. Penner
Marvin J. Weiser

GREAT WESTERN BANK, DALLAS

Chartered November 17, 1983; Charter No. 426
Head Office,
150 W. Ellendale, P.O. Box 710
Dallas, Oregon 97338
Tel. 623-9281

James D. Rupert — Pres./Chief Exec. Officer
Claire Keller — Vice Pres./Cashier

Directors

Kenneth Gardner Chairman
Don Bodine
Bob Fitzgerald
Arthur D. Johnson
Andrew Lalack, Jr.
R. A. Regier
James D. Rupert
Evelyn C. Smith
Ron Wilson

FIRST STATE BANK OF ELGIN, ELGIN

Chartered April 8, 1945; Charter No. 308
Head Office,
P.O. Box 96
Elgin, Oregon 97827
Tel. 437-2161

Steven G. Sanders — President
Michael L. Williams — Exec. Vice Pres./Cashier

Wallowa Branch,
Wallowa, Oregon 97885
Tel. 886-2831

Betty Conrad — Sr. Vice Pres./Mgr.

Directors

H. J. Harmon, Chairman
Glenn W. Kirkeby
John W. Lemon
Edwin J. McCoy
Steven G. Sanders
O. Ed Wheaton

PACIFIC CONTINENTAL BANK, EUGENE

Chartered July 24, 1972; Charter No. 347
Head Office,
630 13th Avenue E., P.O. Box 3155
Eugene, Oregon 97403
Tel. 686-8685

J. Bruce Riddle — President
John M. Gyde — Exec. Vice Pres./Mgr.
T. Dean Hansen — Vice Pres./Cashier

Directors

F. W. Holcomb, Chairman
Robert A. Ballin
Ward E. Beck
Donald A. Bick
Larry G. Campbell
Robert Holcomb
Lawrence F. Hughes
Kevin G. Murphy
J. Bruce Riddle
Thomas Schott
Ronald F. Taylor

OREGON PACIFIC BANKING CO., FLORENCE

Chartered December 10, 1979; Charter No. 387
Head Office,
1355 Highway 101, P.O. Box 22000
Florence, Oregon 97439
Tel. 997-7121

Thomas K. Grove — President
David W. Jackson — Sr. Vice Pres./Cashier
John Stone — Vice President

Directors

Albert J. Brauer, Chairman
Jack R. Garrison
Thomas K. Grove
R. Gary Hoberg
Henry R. Johnson
Robert R. King
Richard T. Kirby

SIUSLAW VALLEY BANK, FLORENCE
Chartered December 18, 1963; Charter No. 338
Head Office,
777 Highway 101, P.O. Box 280
Florence, Oregon 97439
Tel. 997-3486

Johan Mehlum	President
Don-Lee Davidson	Vice President
Lonnie Iholts	Sr. Vice Pres./Mgr.
Ann Marie Cling	Vice President
Margaret Lessor	Cashier

Cottage Grove Office,
Gateway & East Main St., P.O. Box 278
Cottage Grove, Oregon 97424
Tel. 942-3331

Bruce Webber	Vice Pres./Manager

Mapleton Office,
Highway 26, P.O. Box 96
Mapleton, Orgon 97453
Tel. 268-4462

Marilla Kessel	Manager

Pleasant Hill Office,
Highway 58, P.O. Box 639
Pleasant Hill, Oregon 97401
Tel. 726-7211

Lindsey Johnson	Manager

Directors

Johna Mehlum, Chairman	*William J. Beck*	*A. L. Ellingson*
	Don-Lee Davidson	*Wilbur C. Heath*

FARMERS AND MERCHANTS BANK, FOREST GROVE
Chartered January 1, 1981; Charter No. 395
Main Office:
3010 Pacific Avenue, P.O. Box 766
Forest Grove, Oregon 97116
Tel. 359-4495

Harold E. Andrews	President/Chief Exec. Officer
Greg Lee	Vice Pres./Cashier
K. C. Short	Vice President/Loans
Gayle Simonton	Operations Officer/Asst. Cashier

Vernonia Branch,
1010 Bridge Street
Vernonia, Oregon 97064
Tel. 429-2265

Robert Agee	Vice Pres./Manager

North Plains Branch,
561 S.W. First Street
North Plains, Oregon 97133
Tel. 647-2245

Robert Agee	Vice Pres./Manager

Directors

Allen C. Louden, Chairman	*Roy Baker*	*Wilfred Holce*
	Roland Duyck	*Donald Scott*
Harold E. Andrews		

FAMILY BANK OF COMMERCE, GRANTS PASS
Chartered November 28, 1977; Charter No. 363
Head Office,
100 N.E. Midland, P.O. box 771
Grants Pass, Oregon 97526
Tel. 476-1401

Dorian F. Corliss	President
William Haden	Sr. Vice Pres./Loan Administration

Directors

Philip R. Killian, Chairman	*Dorian F. Corliss*	*Louis F. Schultz*
	Andrew C. Jensen	*J. Steven Welch*
Richard S. Bartle		

MOUNT HOOD SECURITY BANK, GRESHAM
Chartered February 8, 1978; Charter No. 365
Head Office,
200 E. Powell, P.O. Box 529
Gresham, Oregon 97030
Tel. 667-6555

Bruce G. Bryant	Pres./Chief Exec. Officer
George James	Vice President
Robert A. Pringle	Vice Pres./Cashier

242nd & Stark Branch,
24150 S.E. Stark
Gresham, Oregon 97030
Tel. 661-5200

Robert L. Williams	Asst. Vice Pres./Mgr.

Directors

J. Frank Schmidt, Jr., Chairman	*Ray E. Crites*	*Gary M. Moller*
	K. Milton Erickson	*Neil A. Riegelmann*
Dean Bredenkamp	*Adolf Hertrich*	*John Tragis*
Bruce G. Bryant		

COAST COMMUNITY BANK, HARBOR
Chartered November 29, 1978; Charter No. 370
Head Office,
97900 Shopping Center Ave., P.O. Box 2746
Harbor, Oregon 97415
Tel. 469-5335

Lyle Haas	Interim Chief Exec. Officer
Al Finch	Manager
Carla Scoggins	Operations

Gold Beach Branch,
420 S. Ellensburg, P.O. Box K
Gold Beach, Oregon 97444
Tel. 247-4551

Judy P. Hulburt	Manager

Directors

Lyle Haas, Chairman	*Letha Hall*	*Joe Wilson*
	Kelly Ross	
S. K. Bossert		

COLUMBIA COMMUNITY BANK, HERMISTON
Chartered May 18, 1979; Charter No. 376
Head Office,
Highway 395, Hermiston Plaza, P.O. Box 827
Hermiston, Oregon 97838
Tel. 567-1890

Robert B. Southern	Pres./Chief Exec. Officer
Mary Wood	Vice Pres./Cashier
David J. Lawson	Vice President

Directors

R. Bruce Southern, Chairman	*Rex Greer*	*Dennis B. Logan*
	Mervin Leonard	*Lon Wadekamper*

INLAND EMPIRE BANK, HERMISTON

Chartered February 16, 1948; Charter No. 314

Head Office,
101 E. Main Street, P.O. Box 1170
Hermiston, Oregon 97838
Tel. 567-2291

Roger S. Bounds	President
J. G. Foster, Jr.	Exec. Vice President
Doris S. Bounds	Sr. Vice President
Ernest B. Loomis	Vice Pres./Cashier
Steven J. Stillmak	Vice President
William H. Wright	Vice President
Cynthia D. Kelly	Deputy Cashier

Boardman Branch,
240 N. Main St., P.O. Box 230
Boardman, Oregon 97818
Tel. 481-9201

John M. Grace	Manager

Hermiston-Newport Branch,
236 E. Newport
Hermiston, Oregon 97838

Kip Clark	Manager

Pendleton Branch,
125 S.E. Court Ave.
Pendleton, Oregon 97801
Tel. 276-4111

Steve Stillmak	Manager

Stanfield Branch,
100 S. Main, P.O. Box 690
Stanfield, Oregon 97875
Tel. 449-3827

Chuck Steltenpohl	Manager

Umatilla Branch,
6th & G Streets, P.O. Box 611
Umatilla, Oregon 97882
Tel. 922-5522

Lawrence D. Clucas	Asst. Vice Pres./Mgr.

Directors

Doris S. Bounds, Chairman	*J. G. Foster, Jr.*	*John F. Walchli*
Roger S. Bounds	*Richard A. Koch, MD*	*William H. Wright*

TUALATIN VALLEY BANK, HILLSBORO

Chartered July 17, 1978; Charter No. 367

Head Office,
626 S.E. Baseline, P.O. Box 219
Hillsboro, Oregon 97123
Tel. 640-2673

Ronald Richter	Chief Exec. Officer
Raymond L. Meltebeke	President

Directors

Raymond L. Meltebeke, Chairman	*Remi Coussens*	*Dale D. Halm*
William R. Bond, Jr.	*Will W. Crandall*	*Robert R. Herb*
	Leonard L. Gratteri, Sr.	*Ronald Richter*

*HOOD RIVER COUNTY BANK, HOOD RIVER

Chartered September 12, 1972; Charter No. 348

Head Office,
408 Oak St., P.O. Box 541
Hood River, Oregon 97031
Tel. 386-4600

Paul D. Atwell	President
J. Blaine Johnson	Assistant Vice President

Directors

William D. Pattison, Chairman	*Lynn Beier*	*R. A. Nafsinger*
James Atkinson	*Harley Horn*	*James M. Struck*
Paul D. Atwell	*W. David Jensen*	*R. Thomas Yasui*

BANK OF WALLOWA COUNTY, JOSEPH

Chartered May 25, 1955; Charter No. 323

Head Office,
P.O. Box X
Joseph, Oregon 97846
Tel. 432-9050

Douglas C. Lukens	President
Marshall J. Alexander	Vice Pres./Cashier
Phyllis Lovell	Vice Pres./Manager

Enterprise Branch,
300 N.W. First, P.O. Box 399
Enterprise, Oregon 97828
Tel. 426-4511

Directors

D. C. Lukens, Chairman	*S. J. Farris*	*Harold Klages*
J. C. Cheatham	*Dorothy Justice*	*L. M. Ricker*
	Floyd Kennedy	*Don Swart*
		Steve Wolfe

TRI-COUNTY BANKING CO., JUNCTION CITY

Chartered January 22, 1979; Charter No. 374

Head Office,
955 Ivy Street
Junction City, Oregon 97448
Tel. 998-8734

Herman Brandley	Exec. Vice Pres./Cashier
Rita Jost	Cashier

Applegate Branch,
88345 Territorial Road
Veneta, Oregon 97487
Tel. 935-4141

Barbara Bucholz	Operations Officer

Directors

Jock Gibson, Chairman	*H. C. Bradley, Jr.*	*Frank Knox*
Bert Babb	*Ivan Horning*	*Brochner Mikkelsen*
Robert D. Bonfoey	*Ralph Hull*	*Jean Nixon*

SOUTH VALLEY STATE BANK, KLAMATH FALLS

Chartered January 6, 1977; Charter No. 357

Head Office,
5215 S. Sixth Street, P.O. Box 5210
Klamath Falls, Oregon 97603
Tel. 883-3366

Allan L. Craigmiles	President
Norma Wilkins	Vice Pres./Cashier
Gerrit De Groot	Controller

Main Street Branch
801 Main Street
Klamath Falls, Oregon 97601
Deborah Matthews — Branch Manager

Directors
Edward J. White, Chairman — *Allan L. Craigmiles* — *Gary Florence* — *Richard L. Wendt* — *Roderick C. Wendt*

***BANK OF LAKE OSWEGO, LAKE OSWEGO**
Chartered May 28, 1982; Charter No. 414
Head Office,
4155 S.W. Mercantile Drive
P.O. Box 1775
Lake Oswego, Oregon 97034
Tel. 635-9351

Alfred F. Bartsch — President
Xandra T. Gandee — Vice Pres./Cashier
Robert J. Brunmeier — Vice President

Directors
Alfred F. Bartsch — *Carl W. Mays, Jr.* — *Keith H. Miles*
Evan N. Hale — *Charles R. Walker*

LEWIS & CLARK STATE BANK, LAKE OSWEGO
(Lewis & Clark Bank)
Chartered September 2, 1976; Charter No. 354
Administrative Office,
8305 SE. Monterey Avenue
P.O. Box 66688
Portland, Oregon 97266
Tel. 652-2991

Michael R. Harrington — President
Charles R. Dustin — Sr. Vice Pres./Cashier

Head Office,
16099 SW. Lower Boones Ferry Rd.
P.O. Box 1569
Lake Oswego, Oregon 97034
Tel. 635-6671
William Somerville — Operations Officer/Mgr.

Downtown Lake Oswego Office,
25 S. State Street
Lake Oswego, Orgon 97034
Tel. 635-9262
Sharolee Roemhildt — Operations Officer/Mgr.

Clackamas Center Office,
8305 SE. Monterey Avenue
P.O. Box 66688
Portland, Oregon 97266
Tel. 652-2950
Wanda Hindmarsh — Asst. Cashier/Mgr.

Directors
Robert D. Randall, Chairman — *Jeffrey L. Grayson* — *Ronald O. Keil*
James L. Glodt — *Mike Harrington* — *Richard McCall*
Charles B. Harris, III

***PACIFIC STATE BANK, LINCOLN CITY**
Chartered January 20, 1982; Charter No. 411
Head Office,
928 SW Fifth Street, P.O. Box 250
Lincoln City, Oregon 97367
Tel. 994-9155

Steven C. Mapel — President
William A. Anderson — Vice Pres./Cashier
James P. McGinnis — Vice Pres./Sr. Loan Officer

Depoe Bay Branch,
488 NE Highway 101, P.O. Box 157
Depoe Bay, Oregon 97341
Tel. 765-2347
Sandra L. McGinnis — Operations Manager

Newport Branch,
1049 North Coast Highway, P.O. Box 1210
Newport, Oregon 97365
Tel. 265-3265
Carolyn Steele — Branch Manager

Directors
John B. Clark — *Steven C. Mapel* — *Roger A. Sprague*
Jack Garrison — *Victor G. Miller* — *Charles R. Walker*
William P. Hackworth — *Kenneth L. Morgan, Jr.*

JUNIPER BANKING COMPANY, MADRAS
Chartered November 30, 1978; Charter No. 381
Head Office,
810 Fourth Street, P.O. Box O
Madras, Oregon 97741
Tel. 475-7221

Errol H. Schnider — Pres./Chief Exec. Officer
Howard J. Rogers — Exec. Vice President
Lawrence E. Robbins — Vice Pres./Loan Administrator
Gregory H. Barham — Vice President

Directors
Paul Lindgren, Chairman — *Paul N. Barnes* — *Summer C. Rodriguez*
Dan Aitken — *Owen Larkin* — *Errol Schnider*
Gordon Stewart

VALLEY COMMUNITY BANK, McMINNVILLE
Chartered December 30, 1981; Charter No. 407
Head Office,
723 N. Baker, P.O. Box 807
McMinnville, Oregon 97128
Tel. 472-0534

Richard E. Russell — Pres./Chief Exec. Officer
Robert C. Rhoads — Vice President
Cassandra J. Clemens — Cashier

Directors
Daniel O. Corrigan, Chairman — *Jules Drabkin* — *Gary A. Rueter*
Norm Bernards — *Franklin F. Ellis* — *Richard E. Russell*
Forrest C. Blodgett — *Raymond C. Kauer* — *Delford M. Smith*
Marilyn Dell — *Olen D. Porter* — *Harold B. White*
Roba Rathkey

JEFFERSON STATE BANK, MEDFORD
Chartered August 9, 1978; Charter No. 366
Head Office,
1320 East McAndrews
Medford, Oregon 97504
Tel. 773-5333

Michael B. Neyt — President
Richard D. Larson — Vice Pres./Cashier
Warner "Skip" Fabian — Vice President
James G. Wegs — Vice President

Stewart Avenue Branch,
809 Stewart Avenue
Medford, Oregon 97501
Tel. 779-9292

Macki Walior — Assistant Cashier

Directors

John A. Duke, Chairman	*John Hilts*	*Michael B. Neyt*
D. L. (Ab) Gressett	*Robert Jacobson*	*L. John Pierce*

MEDFORD STATE BANK, MEDFORD

Chartered July 31, 1979; Charter No. 383

Head Office,
220 E. 10th Street, P.O. Box 4400
Medford, Oregon 97501
Tel. 773-6661

Cecil R. Monroe	President
Paul O. Forkner	Vice President
Robert D. Bock	Vice Pres./Cashier

Directors

James Coleman, Chairman	*Lawrence S. Horton*	*Cecil R. Monroe*
Douglas F. Gordenier	*James E. Hudson*	*Ed R. Setzler*
	Jack L. Koken	

COLONIAL BANKING COMPANY, MERLIN

Chartered December 15, 1978; Charter No. 372

Head Office,
3600 Merlin-Galice Road, P.O. Box 710
Merlin, Oregon 97532
Tel. 476-1776

Richard L. Boden	President/CEO
Clifford M. Kuhlman	Exec. Vice Pres./Cashier
William E. Bower	Vice Pres./Loan Administrator
Arthur B. Mills	Vice Pres./Manager

South Grants Pass Branch,
1670 Williams Highway, P.O. Box 971
Grants Pass, Oregon 97526
Tel. 479-1776

Charlotte M. Demaree — Vice Pres./Manager

Rogue River Branch,
8991 Rogue River Highway, P.O. Box 619
Rogue River, Oregon 97537
Tel. 582-1776

Caleb L. Wade — Vice Pres./Manager

Directors

Howard C. Wagner, Chairman	*Josephine R. Hull*	*Robert T. Kirkwood*
Richard L. Boden	*Richard T. Hosley*	*Jerry S. Lausmann*

BANK OF COMMERCE, MILTON-FREEWATER

Chartered April 26, 1945; Charter No. 307

Head Office,
13 NE. 5th Street, P.O. Box 50
Milton-Freewater, Oregon 97862
Tel. 938-5544

John L. Yantis, Jr.	Chief Exec. Officer
R. L. Tomlinson	President
Merl G. Odman	Vice Pres./Cashier

Weston Branch,
Main & Franklin Street, P.O. Box 547
Weston, Oregon 97886
Tel. 566-3512

Joan G. Tyrrell — Manager

Directors

John L. Yantis, Jr., Chairman	*Robert C. Brinker*	*R. M. Steadman*
	Gilbert Olinger	*R. L. Tomlinson*

BANK OF MYRTLE POINT, MYRTLE POINT

Chartered March 31, 1972; Charter No. 346

Head Office,
320 Eighth Street, P.O. Box 607
Myrtle Point, Oregon 97458
Tel. 572-5202

Ben E. Nichols	President
Melvin E. Zumwalt	Vice Pres./Cashier

Directors

Robert C. Haug, Chairman	*Glenn Gulstrom*	*Jean D. Coffman*
Margaret Acheson	*Robert G. Hogan*	*Ben E. Nichols*
	Murl W. Laird	

NEWBERG STATE BANK, NEWBERG

Chartered March 17, 1981; Charter No. 399

Head Office,
1815 Portland Rd., P.O. Box 850
Newberg, Oregon 97132
Tel. 538-1318

William V. Humphreys	President/Chief Exec. Officer
John Brittain	Vice Pres./Loans
Mary Quade Dieter	Vice Pres./Operations

Directors

Charles C. Caffall, Chairman	*Maurice Chandler*	*Robert Hurford*
Robert L. Benham	*Bruce D. Dixon*	*Stanley D. Kern*
	William V. Humphreys	*Ben Mitchell*
		Norman Parker

*THE BANK OF NEWPORT, NEWPORT

Chartered March 4, 1925; Charter No. 284

Head Office,
506 S.W. Coast Hwy., P.O. Box 7
Newport, Oregon 97365
Tel. 265-265-6666

Marvin R. Vernon	Pres./Chief Exec. Officer
Howard A. Petersen	Sr. Vice President/Loan Admin.
Fred Postlewait	Vice President/Cashier
Dale Currier	Ass't Vice Pres./Manager

Lincoln City Branch,
1315 S.W. Hwy. 101, P.O. Box 330
Lincoln City, Oregon 97367
Tel. 994-9161

Lela Currier — Manager

Newport North Branch,
2350 N. Coast Hwy., P.O. Box 1670
Newport, Oregon 97365
Tel. 265-6691

Darrell Miller — Manager

South Lincoln Branch,
443 Highway 34, P.O. Box A
Waldport, Oregon 97394
Tel. 563-3273

Carol Williams	Manager

Directors

Phillip Gene Bateman, Chairman	*Dale M. Hermann*	*Dr. Erling Oksenholt*
Stanley M. Green	*Cheryl Martinson*	*Basil Saunders*
	Marvin B. Noble	*Marvin R. Vernon*

YAQUINA BAY BANK, NEWPORT

Chartered January 16, 1981; Charter No. 396
Head Office,
400 East Olive, P.O. Box 1770
Newport, Oregon 97365
Tel. 265-9422

Don L. Barth	President
John E. Burrell, III	Exec. Vice President
Larry Hartsel	Vice President
Jay Lockett	Cashier

Directors

Thomas O. Branford, Chairman	*Alan Brown*	*Tom Luther*
Don L. Barth	*Wilburn Hall*	*James Vickers*
John Brenneman	*Robert Jacobson*	*Donald H. Williams*
	Delmar Jepson	*Ernest Yeck, Jr.*

AMERICAN STATE BANK, PORTLAND

Chartered July 31, 1969; Charter No. 344
Head Office,
2737 N.E. Union Avenue
Portland, Oregon 97212
Tel. 282-2216

Venerable F. Booker	President
Alan Barto	Vice Pres./Secretary
Neal A. Curry	Cashier

2nd & Yamhill Branch,
204 S.W. Yamhill Street
Portland, Oregon 97204
Tel. 241-1937

Paul Johnson	Manager

Directors

Venerable F. Booker, Chairman	*C. F. Eastabrooks*	*Curtis Williams*
	Booker T. Lewis, Jr.	*Silas Williams*

THE BANK OF NOVA SCOTIA, PORTLAND

Authorized October 16, 1978;
Certificate of Authority No. 230
Portland Branch,
56 S.W. Salmon Street
Portland, Oregon 97204
Tel. 222-4396

Bruce F. Purkis	Manager
Mrs. J. E. Jolliffe	Assistant Manager
L. W. Ritchie	Asst. Mgr./Representative

THE BANK OF TOKYO, LTD., PORTLAND

Authorized October 8, 1965; Certif. of Authority No. 75
Portland Branch,
411 S.W. Sixth Avenue
Portland, Oregon 97204
Tel. 222-3661

Teruo Kuzumaki	General Manager
Sadami Kubota	Deputy General Manager
Akio Funaki	Manager/Loan Dept.
Noriyoshi Uchida	Mgr./Acctg. & Admin. Dept.
Haruyasu Nomura	Manager/International Dept.
Penecia Ann Crisman	Manager/Operation Dept.

CANADIAN IMPERIAL BANK OF COMMERCE, PORTLAND

Declaration July 1, 1903; Corporation No. 179
Fifth & Oak Branch,
315 S.W. Fifth Avenue, P.O. Box 69
Portland, Oregon 97207
Tel. 242-9240

Brian D. G. Jones	Manager
Deryck I. Wager	Manager/Operations

Beaverton Branch,
3425 Cedar Hills Blvd.
Beaverton, Oregon 97005
Tel. 242-9292

B. Williams-Wayne	Operations Officer
C. Lindholm	Accountant

Lloyd Center Branch,
905 N.E. Halsey, P.O. Box 12025
Portland, Oregon 97212
Tel. 287-8511

L. Wakabayashi	Operations Officer
M. Lightfoot	Accountant

CAPITAL TRUST COMPANY, PORTLAND

Authorized November 30, 1906
Head Office,
2300 S.W. First Avenue
Portland, Oregon 97201
Tel. 241-1260

Ralph C. Rittenour, Jr.	President/Trust Officer
Carol A. Ream	Vice Pres./Trust Officer
Carol Dey Hibbs	Secretary

Directors

Ralph C. Rittenour, Jr.	*Jeffrey L. Grayson*	*Charles J. Swindells*

COLUMBIA TRUST COMPANY, PORTLAND
Authorized June 30, 1980
Head Office,
1301 S.W. Fifth Ave., P.O. Box 1350
Portland, Oregon 97207
Tel. 222-3600

J. Jerry Inskeep, Jr.	Chief Exec. Officer
James F. Rippey	President
Albert D. Corrado	Vice Pres./Secretary
Terry L. Chambers	Vice President
Wayne R. Ericksen	Vice President
Alan J. Folkman	Vice President
George L. Hanseth	Vice President
John A. Kemp	Vice President
Michael W. Powers	Vice President
Thomas L. Thomsen	Vice President
Lawrence S. Viehl	Vice President
Steven D. McShatko	Cashier

Directors
J. Jerry Inskeep, Jr., Chairman — *Albert D. Corrado* — *James F. Rippey* — *Wayne R. Ericksen*

THE HONGKONG AND SHANGHAI BANKING CORPORATION, PORTLAND
Authorized Sept. 24, 1980; Cert. of Authority No. 293
Portland Branch,
300 S.W. Sixth Avenue, P.O. Box 40208
Portland, Oregon 97240
Tel. 242-1199

L. J. Lewis	Vice Pres./Manager
N. J. Gorder	Operations Officer

***THE OREGON BANK, PORTLAND**
Chartered March 21, 1958; Charter No. 335
Head Office,
1001 S.W. Fifth Avenue, P.O. Box 3066
Portland, Oregon 97208
Tel. 222-7777

Francis J. O'Connor	Chairman/Chief Exec. Officer
James H. Davis	Pres./Chief Oper. Officer
John Leahy	Sr. Vice Pres./Real Estate
Richard Moffitt	Sr. Vice Pres./Dir. Personnel
Wallace W. Child	Sr. Vice President
Thomas Kreutner	Sr. Vice President
Paul F. Oldshue	Sr. Vice President
John Petersen	Sr. Vice Pres./Gen. Counsel
Richard F. Radke	Sr. Vice President
Richard C. Williamson	Sr. Vice President
Michael Hale	Vice President/EDP
Inez Henneman	Vice Pres./Controller
Robert M. Magee	Vice Pres./Sr. Trust Officer
Robert Platt, III	Vice Pres./Sr. Investment Officer
Kevin T. Sheehy	Vice Pres./Secretary
Joe Waldron	Vice Pres./Auditor
Joe Autio	Vice President
Sydney Brown	Vice President
Roger Bulger	Vice President
Wally Cheyne	Vice President
John Clark	Vice President
Ronald E. Cordon	Vice President
George DeCloedt	Vice President
John Ellsworth	Vice President
Michael Empey	Vice President
Tom Fuller	Vice President
Thurston Gates	Vice President
Larry Gilpin	Vice President
Phill Guay	Vice President
George Hasandras	Vice President
Frank Haslach	Vice President
Dan Heimbuck	Vice President
Darcia Hunt	Vice President
Gordon Holman	Vice President
Roy Kieling	Vice President
John M. Lane	Vice President
Alan R. Ludlow	Vice President
Ruth McCormick	Vice President
James McCullough	Vice President
Robert Mitchell	Vice President
Robert Moody	Vice President
Wayne Olson	Vice President
Paul Warr-King	Vice President
R. G. Williamson	Vice President
William E. Zurcher	Vice President

Beaverton Mall Branch,
3215 S.W. Cedar Hills Blvd., P.O. Box 708
Beaverton, Oregon 97075
Tel. 644-2104
Nancy Anshutz — Office Manager

Murray & Allen Branch,
14400 S.W. Allen Blvd., P.O. Box 249
Beaverton, Oregon 97005
Tel. 641-8975
Vicki Abercrombie — Office Manager

Valley Plaza Branch,
9450 S.W. Beaverton-Hillsdale Hwy.,
P.O. Box CC
Beaverton, Oregon 97075
Tel. 222-7859
Sandra Leis — Office Manager

Bend Branch,
1210 East 3rd Street, P.O. Box 5097
Bend, Oregon 97701
Tel. 389-3500
Kathie Emehiser — Office Manager

Corvallis Branch,
324 S.W. Third, P.O. Box 1777
Corvallis, Oregon 97339
Tel. 758-2881
Sheila Siver — Operations Supervisor

Dallas Branch,
791 Main Street, P.O. Box 65
Dallas, Oregon 97338
Tel. 623-8383
Marge Cutler — Office Manager

Depoe Bay Branch,
541 N.W. Hwy 101, P.O. Box 98
Depoe Bay, Oregon 97341
Tel. 765-2356
Margo Geuy — Office Manager

10th & Lincoln Branch,
275 W. 10th Ave., P.O. Box 10128
Eugene, Oregon 97440
Tel. 484-5760
Don Burgard — Market Office Manager

29th & Willamette Branch,
2840 Willamette, P.O. Box 5632
Eugene, Oregon 97440
Tel. 485-2580
Belinda Sorensen — Office Manager

Beacon Hill Branch,
1000 N.E. "E" St., P.O. Box 1171
Grants Pass, Oregon 97526
Tel. 474-3322
Patty Tomasini — Office Manager

Grants Pass Main Branch,
735 S.E. Sixth, P.O. Box 1171
Grants Pass, Oregon 97526
Tel. 474-3300
Dorothy Wolfe — Vice Pres./Mkt. Off. Manager

Redwood Branch,
1055 Redwood Avenue, P.O. Box 1171
Grants Pass, Oregon 97526
Tel. 474-3333
Mary Lee Brown — Office Manager

Gresham Branch,
1500 N.E. Division St., P.O. Box 606
Gresham, Oregon 97030
Tel. 665-5189
Shirley McDonough — Office Manager

Hillsboro Branch,
980 S.E. Oak, P.O. Box 23
Hillsboro, Oregon 97123
Tel. 640-1744
Bill Hulse — Office Manager

Lake Oswego Branch,
400 4th Street, P.O. Box 130
Lake Oswego, Oregon 97034
Tel. 635-1561
Marla Tichenor — Office Manager

Lake Grove Branch,
16209 S.W. Bryant Road, P.O. Box 1529
Lake Oswego, Orgon 97034
Tel. 635-1425
Cathy Mustonen — Office Manager

Lincoln City Branch,
4659 S.W. Highway 101, P.O. Box 2046
Lincoln City, Oregon 97367
Tel. 996-2191
JoAnne Davidson — Office Manager

Oceanlake Branch,
1931 N.W. Highway 101, P.O. Box 389
Lincoln City, Oregon 97367
Tel. 994-2161
Donna Brink — Office Manager

McMinnville Branch,
1650 N. Highway 99W., P.O. Box 747
McMinnville, Oregon 97128
Tel. 472-9303
Peggy Ingram — Office Manager

Downtown Branch,
222 W. Main Street, P.O. Box 1056
Medford, Oregon 97501
Tel. 772-3384
Helen Moore — Office Manager

East Medford Branch,
701 E. Jackson Street, P.O. Box 1114
Medford, Oregon 97501
Tel. 779-1385
Sue Phelps — Office Manager

Rogue Valley Branch,
1025 Court Street, P.O. Box 1460
Medford, Oregon 97501
Tel. 779-1770
Greta Hollowell — Market Office Manager

Milton-Freewater Branch,
215 N. Columbia Street, P.O. Box 27
Milton-Freewater, Oregon 97862
Tel. 938-3321
Bonnie Brown — Office Manager

Milwaukie Branch,
10501 S.E. Main, P.O. Box 22167
Milwaukie, Oregon 97222
Tel. 654-3147
Judy Gilliland — Office Manager

Rose Villa Branch,
13505 S.E. River Road
Milwaukie, Oregon 97222
Tel. 652-3000
Helen McGuire — Office Manager

Oregon City Branch,
1841 Molalla Ave., P.O. Box 311
Oregon City, Oregon 97045
Tel. 656-1681
Bonnie Fitzgerald — Office Manager

Pendleton Branch,
157 S. Main Street, P.O. Box 40
Pendleton, Orgon 97801
Tel. 276-2231
Ann Theis — Office Manager

Cedar Mill Branch,
12600 N.W. Cornell Road, P.O. Box 25182
Portland, Oregon 97225
Tel. 641-4288
Allison Harvey — Office Manager

Lloyd Center Branch,
500 N.E. Multnomah Street, P.O. Box 12087
Portland, Oregon 97212
Tel. 222-7688
Sam Wilder — Office Manager

Ninth & Washington Branch,
820 S.W. Washington, P.O. Box 4447
Portland, Oregon 97208
Tel. 222-7848
Linda Lacey — Office Manager

N.W. 21st & Davis Branch,
221 N.W. 21st Avenue, P.O. Box 4184
Portland, Oregon 97208
Tel. 222-7824
Steve Moreland Office Manager

122nd & Stark Branch,
510 S.E. 122nd Avenue, P.O. Box 16477
Portland, Oregon 97216
Tel. 257-3411
Barbara Adamek Office Manager

Parkrose Branch,
10120 N.E. Sandy Boulevard, P.O. Box 20068
Portland, Oregon 97220
Tel. 257-3404
Ruth Powell Office Manager

Providence Branch,
510 N.E. 49th Avenue
Portland, Oregon 97213
Tel. 243-3976
Carol Gerdes Office Manager

St. Johns Branch,
7410 North Chicago St., P.O. Box 03188
Portland, Oregon 97203
Tel. 222-7828
Donna Sessions Office Manager

20th & Sandy Branch,
2021 N.E. Sandy Boulevard, P.O. Box 13307
Portland, Oregon 97213
Tel. 222-7868
Kathy Hill Office Manager

Willamette Center Branch,
121 S.W. Salmon, P.O. Box 1237
Portland, Oregon 97207
Tel. 222-7773
Stephanie Schopf Office Manager

Rainier Branch,
203 A Street, E., P.O. Box R
Rainier, Oregon 97048
Tel. 556-1971
Arlene Telkamp Market Manager

Reedsport Branch,
178 N. 6th Street, P.O. Box 327
Reedsport, Oregon 97467
Tel. 271-2125
Nonnie Jackson Office Manager

Center Street Branch,
737 Center Street N.E., P.O. Box 2342
Salem, Oregon 97308
Tel. 581-4811
Carolyn Herrle Office Manager

Salem Main Branch,
700 Pringle Parkway S.E., P.O. Box 2218
Salem, Oregon 97308
Tel. 399-7415
Terry Lees Market Office Manager

25th & Mission Street Branch,
2505 Mission St. S.E., P.O. Box 12309
Salem, Oregon 97309
Tel. 585-0471
Peggy Steinke Office Manager

The Dalles Branch,
115 E. Fourth Street, P.O. Box 461
The Dalles, Oregon 97058
Tel. 298-5585
Betty Wilds Office Manager

Tigard Branch,
11999 S.W. Pacific Highway, P.O. Box 23667
Tigard, Oregon 97223
Tel. 620-2151
Rita Girard Office Manager

Troutdale Branch,
141 S.E. Dora
Troutdale, Oregon 97060
Tel. 665-9131
Billie Bauman Office Manager

West Linn Branch,
19181 Pacific Highway, P.O. Box 327
West Linn, Oregon 97068
Tel. 635-9248
Sandy Morris Office Manager

Willamina Branch,
322 E. Main Street, P.O. Box 658
Willamina, Oregon 97396
Tel. 876-2482
Norm Swift Office Manager

Wilsonville Branch,
29930 S.W. Parkway Avenue, P.O. Box 279
Wilsonville, Oregon 97070
Tel. 682-2611
Julie Hutchens Office Manager

Yachats Branch,
348 Highway 101, P.O. Box 268
Yachats, Oregon 97498
Tel. 547-3133
David Stanard Office Manager

Directors

Craig F. Courtemanche, Chairman
J. Richard Cooper
Douglas David
James H. Davis
William J. Fronk
David R. Hinson
Frank Jungers
F. J. O'Connor
E. P. Swain, Jr.
Henry T. Swigert
William Swindells, Jr.
Ross B. Thompson
Frederick H. Torp
Ralph E. Williams

OREGON FIRST BANK, PORTLAND
Charter August 5, 1983; Charter No. 425
Head Office,
234 S.W. Broadway, P.O. Box 2882
Portland, Oregon 97208
Tel. 248-6612

Harry M. Emerson	Pres./Chief Executive Officer
Gary J. Peters	Exec. Vice President
David W. Watson	Exec. Vice President
Jack H. Goetze	Exec. Vice President
Rolland D. Royce	Vice President/Comptroller
C. N. Michael	Vice President
Mario R. Aiello	Vice President
Richard Rhodes	Vice President
Fred Bergemann	Vice President
Greg Pilcher	Vice President
Penny Kirk	Vice President
Lois Freeman	Vice President

Beaverton Branch,
3600 S.W. Cedar Hills Blvd., P.O. Box 628, 97075
Beaverton, Oregon 97005
Tel. 646-9616
Will Sawyer — Manager

Beaverton Valley West Branch,
4650 S.W. Griffith Dr., P.O. Box 160, 97075
Beaverton, Oregon 97005
Tel. 641-5354
Ed Kawasaki — Vice President/Manager

Eugene Branch,
1201 Oak Street, P.O. Box 1988, 97440
Eugene, Oregon 97401
Tel. 345-2365
Harold Carey — Vice President/Manager

Gresham Branch,
825 N.E. Hogan Rd., P.O. Box 526
Gresham, Oregon 97030
Tel. 667-6672
John McIlmoil — Manager

Hillsboro Branch,
1234 W. Baseline St., P.O. Box 666
Hillsboro, Oregon 97123
Tel. 640-1602
Pat Brantley — Manager

Mountain Park Plaza Branch,
11830 S.W. Kerr Parkway, Suite R
Lake Oswego, Oregon 97034
Tel. 245-4475
Jim Sergeant — AVP/Manager

Milwaukie Branch,
11050 S.E. McLoughlin Blvd., P.O. Box 22365
Milwaukie, Oregon 97222
Tel. 653-0443
Terry T. Stewart — Manager

Columbia Plaza Branch,
1300 S.W. 6th, P.O. Box 311
Portland, Oregon 97208
Tel. 248-6021
Marcie Mains — Manager

Ione Plaza Branch,
1717 S.W. Park
Portland, Oregon 97201
Tel. 248-6036
Marcie Mains — Manager

Lloyd Branch,
700 N.E. Multnomah St.
Portland, Oregon 97232
Tel. 248-6691
Kevin Rivers — Vice President/Manager

N.E. 122nd & Halsey Branch,
12141 N.E. Halsey
Portland, Oregon 97220
Tel. 248-6030
Kevin Rivers — Vice President/Manager

Salem Branch,
3805 Center St., NE
Salem, Oregon 97301
Tel. 585-6672
Greg Pilcher — Vice President/Manager

Directors
Harry M. Emerson, Chairman — *Daniel R. Nelson* — *Gary J. Peters*

PACIFIC NORTHWEST TRUST COMPANY, PORTLAND
Authorized June 24, 1981
Head Office,
101 S.W. Main Street
Suite 905
Portland, Oregon 97204
Tel. 295-6974

Leroy J. Lundy	President
Janeen S. McAninch	Vice Pres./Secretary

Directors
Gilbert E. Stuart, Chairman — *Leroy J. Lundy* — *Janeen S. McAninch*

***PACIFIC WESTERN BANK, MILWAUKIE**
Incorporated Dec. 26, 1908; Corporation No. 28
Head Office,
200 Pacwest Center
1211 S.W. 5th Avenue
Portland, Oregon 97204
Tel. 790-7500

Robert Franz	Chief Executive Officer
Stephen Foster	President
Jim Atkinson	Executive Vice President
Dave Abts	Senior Vice President/ Bank Operations Manager
Robert Bolin	Senior Vice President/ Comm. Bkg. Div. Manager
Hal Buttolph	Senior Vice President/ Personnel Director
Gary Deems	Senior Vice President/ Marketing Director
Robert Fletcher	Sr. Vice President/Commercial Banking Division Manager
Lynn Jones	Senior Vice President/ Investments Manager
Doug Leeding	Senior Vice Pres./Manager
Walt Mulvey	Senior Vice President/ Corporate Finance Group
Hall Palmer	Senior Vice President/ Executive Trust Officer
Robert Price	Senior Vice President/ Credit Review Manager
Terry Tracy	Senior Vice President Chief Financial Officer/Cashier
Chuck Anderson	Vice President
Gary Blanchard	Vice President
Gerry Branlund	Vice President
Stan Brumley	Vice President
Jim Casey	Vice President
Paul Cook	Vice President
Jim Davenport	Vice President
Roger Dunigan	Vice President
Paula Easter	Vice President
Bob Foy	Vice President
Andy Gerlicher	Vice President
John Grosvenor	Vice President
Al Hubka	Vice President
Jack Hune	Vice President
Shelley Johnson	Vice President
LeAnn Klein	Vice President
Thomas Lowles	Vice President
Malcolm Mathes	Vice President
Bryan McMahon	Vice President
Barbara McVicar	Vice President
Alan Mitchell	Vice President
Steve Nowak	Vice President
Ron Olivas	Vice President
G. P. "Pat" Parisi	Vice President
Al Peters	Vice President
Anita Perkins	Vice President
Dick Rusch	Vice President
Thomas Sciarretta	Vice President
James Seltmann	Vice President
Ned Takasumi	Vice President
Perry Welch	Vice President
Gretchen Wishart	Vice President

Aloha Branch,
18535 S.W. Tualatin Valley Hwy., P.O. Box "S"
Aloha, Oregon 97006
Tel. 642-2585
George Massinger — Asst. Vice Pres./Manager

Farmington Mall Office,
17455 S.W. Farmington
Aloha, Oregon 97007
Tel. 649-7535
David Dey — Manager

Beaverton Branch,
4735 S.W. Hall Blvd., P.O. Box 2053
Beaverton, Oregon 97075
Tel. 641-2250
Jim Mealey — Asst. Vice Pres./Mgr.

Progress Plaza Branch,
8625 S.W. Scholls Ferry Rd.
Beaverton, Oregon 97005
Tel. 646-6851
Peggy Stewart — Manager

Westgate Office,
3785 S.W. Hall Blvd., P.O. box 727
Beaverton, Oregon 97075
Tel. 641-3107
Naomi Laridon — Manager

Damascus Office,
19830 S.E. Hwy. 212
Clackamas, Oregon 97015
Tel. 658-3125
Annette Long — Manager

Estacada Branch,
271 S.W. Broadway, P.O. Box 219
Estacada, Oregon 97023
Tel. 630-3272
Allen Cameron — Asst. Vice Pres./Mgr.

Coburg Road Branch,
1380 Coburg Road, P.O. Box 1372
Eugene, Oregon 97440
Tel. 484-3514
Barbara Theobold — Manager

18th & Chambers Branch,
1665 W. 18th Street, P.O. Box 2826
Eugene, Oregon 97402
Tel. 484-3521
Bea Budde — Manager

Emerald Branch,
450 Hwy. 99 N., P.O. Box 2370
Eugene, Oregon 97402
Tel. 484-3566
Judy Whipkey — Manager

Eugene Main Office,
975 Oak Street, P.O. Box 1109
Eugene, Oregon 97440
Tel. 484-3475
Tony Ceniga — Manager

River Road Branch,
1980 River Road, P.O. Box 2100
Eugene, Oregon 97402
Tel. 484-3535
Donna Jay Manager

30th & Hilyard Branch,
2995 Hilyard Street, P.O. Box 5211
Eugene, Oregon 97405
Tel. 484-3526
Ruth Anne Bucher Manager

Gresham Mall Shopping Center Branch,
390 W. Burnside, P.O. Box 808
Gresham, Oregon 97030
Tel. 666-1546
Jeanne O'Bryan Manager

Gresham Branch,
234 N. Main Street
Gresham, Oregon 97030
Tel. 667-3076
James Casey Vice Pres./Manager

Harrisburg Branch,
310 S. Third Street, P.O. Box 245
Harrisburg, Oregon 97446
Tel. 484-3405
Larry Zeller Asst. Vice Pres./Mgr.

Hillsboro Branch,
350 S. First Avenue, P.O. Box 249
Hillsboro, Oregon 97123
Tel. 648-0871
Andy Sichler Vice Pres./Mgr.

Lake Oswego Office,
256 A Avenue, P.O. Box 549
Lake Oswego, Oregon 97034
Tel. 635-4331
Louise Schram Manager

Milwaukie Branch,
10888 S.E. Main St., P.O. Box 22085
Milwaukie, Oregon 97222
Tel. 653-3383
Kerry Luce Asst. Vice Pres./Mgr.

Southgate Branch,
10413 S.E. 82nd Avenue, P.O. Box 22114
Milwaukie, Oregon 97222
Tel. 243-3690
Peggy Johansen Manager

Willamette View Manor Office,
12705 S.E. River Road, P.O. Box 22085
Milwaukie, Oregon 97222
Tel. 653-3338

Oak Grove Branch,
14888 S.E. McLoughlin Blvd., P.O. Box 68209
Oak Grove, Oregon 97268
Tel. 653-3344
Carol Brown Manager

Hilltop Office,
1400 S. Molalla Avenue
Oregon City, Oregon 97045
Tel. 657-2222
Gary Dodge Manager

Oregon City Office,
104—11th Street, P.O. Box 8
Oregon City, Oregon 97045
Tel. 656-5253
Laura Russell Manager

Barbur Boulevard Branch,
8420 S.W. 24th, P.O. Box 19177
Portland, Oregon 97219
Tel. 243-3539
Scott Hill Manager

East Morrison Branch,
726 S.E. Morrison, P.O. Box 14488
Portland, Oregon 97214
Tel. 230-2660
Jay Mahlin Manager

Gateway Office,
10300 N.E. Weidler, P.O. Box 20266
Portland, Oregon 97220
Tel. 243-3631
Don Koontz Asst. Vice Pres./Mgr.

Hillsdale Branch,
6335 S.W. Capitol Hwy., P.O. Box 19015
Portland, Oregon 97219
Tel. 243-3661
John McMeekan Manager

Lloyd Center Office,
825 N.E. Multnomah
Portland, Oregon 97232
Tel. 243-3599

Multnomah Branch,
3515 S.W. Troy Street, P.O. Box 19035
Portland, Oregon 97219
Tel. 243-3677
Rose Howe Manager

North Lombard Office,
2620 North Lombard
Portland, Oregon 97217
Tel. 243-5509
Florence Laing Manager

Parkside Center Office,
2020 S.W. 4th Avenue
Portland, Oregon 97201
Tel. 790-7725
Linda Hill Manager

St. Vincent Office,
9155 S.W. Barnes Road
Portland, Oregon 97225
Tel. 243-3650
Dave Juden Manager

Southwest Sixth and Alder Branch,
520 S.W. 6th Avenue, P.O. Box 1477
Portland, Oregon 97207
Tel. 790-7715
Pat Potter — Manager

Sunset Branch,
805 N.W. Murray Road
Portland, Oregon 97229
Tel. 646-9611
Lois Munson — Manager

200 Market Office,
200 S.W. Market Street
Portland, Oregon 97207
Tel. 790-7721
Brian Langevin — Manager

Lancaster & Market Office,
1565 Lancaster Drive, N.E., P.O. Box 12829
Salem, Oregon 97309
Tel. 362-9380
Felicia Griffin — Manager

Salem Main Office,
360 Commercial Street, N.E., P.O. Box 968
Salem, Oregon 97301
Tel. 362-9270
Patti Osborn — Manager

Springfield Branch,
7th & N. "A" Street, P.O. Box 69
Springfield, Oregon 97477
Tel. 484-3531
LoAnn Hinderlie — Manager

Tigard Branch,
11665 S.W. Pacific Hwy., P.O. Box 23486
Tigard, Oregon 97223
Tel. 639-8657
Barbara Loggins — Manager

West Lane Branch,
88140 Territorial Road, P.O. Box 248
Veneta, Oregon 97487
Tel. 484-3477
Alex Pawlowski — Manager

Directors
Robert W. Franz, Chairman
James J. Atkinson
*R. W. de Weese**
D. H. Finley
Stephen K. Foster
Fred C. Gast
*J. Earl Jones**
John Kinsman
Roger Meier
Knute M. Quale
*Milo G. Renner**
Wendell C. Sivers
Robert F. Smith
E. S. Smith
William E. Tharp

**Advisory Directors*

THE ROYAL BANK OF CANADA, PORTLAND BRANCH

Authorized February 9, 1979; Cert. of Authority No. 257
Head Office,
1515 S.W. 5th, Suite 900
P.O. Box 8099
Portland, Oregon 97207
Tel. 224-2282

C. F. Fletcher	Manager
D. S. Bryson	Sr. Assistant Manager
M. Denton	Branch Admin. Officer

SERVICE TRUST COMPANY, PORTLAND

Authorized June 13, 1979
Head Office,
421 S.W. Sixth Avenue, Suite 1200
Portland, Oregon 97204
Tel. 224-4444

Kenneth L. Schmit	President
Guy E. Jacques, Jr.	Vice President
Harper K. Hamilton, Jr.	Vice President
Richard L. Ferreira	Cashier
Roberta E. Gilley	Secretary

Directors
Guy E. Jaques, Jr., Chairman
Richard L. Ferreira
Harper K. Hamilton, Jr.
Kenneth L. Schmit
James E. Thomas
Donald L. Tisdel

THE PRINEVILLE BANK, PRINEVILLE

Chartered November 12, 1980; Charter No. 393
Head Office,
422 North Beaver
Prineville, Oregon 97754
Tel. 447-4105

R. A. Severson	President
Gerald K. Fauglid	Exec. Vice Pres./Cashier

La Pine Branch,
51366 S. Highway 97, P.O. Box 788
La Pine, Oregon 97739
Tel. 536-1746
Don Yancy — Branch Supervisor

Christmas Valley Branch,
Christmas Valley Road
Christmas Valley, Oregon 97638
Tel. 576-2118
Don Yancy — Branch Supervisor

Directors
C. R. (Bob) Matheny, Chairman
John F. Collins
James F. Dutchuk
James E. Garrett
Walter E. Haynes
Elvin Johnson
Lee Rhoden
R. A. Severson
Joseph Stahancyk
Walter Winitzky

PACIFIC SECURITY BANK, REEDSPORT

Chartered May 6, 1963; Charter No. 337
Head Office,
1975 Winchester Avenue
Reedsport, Oregon 97467
Tel. 271-2176

Louis Lorenz	President
Wm. V. Humphreys	Vice President
Howard Martin	Vice President
Thomas Tymchuk	Vice President
Christy L. Schafer	Vice Pres./Cashier

Directors
Frank M. Mackenzie, Chairman
Leo J. Cary
Chester Crockett
Donald L. Gibbons
Irving G. Johnson
Louis Lorenz
William Markham
Thomas Tymchuk
Dudley C. Walton

VALLEY OF THE ROGUE BANK, ROGUE RIVER
Chartered May 27, 1968; Charter No. 341
Head Office,
110 Pine St., P.O. Box B
Rogue River, Oregon 97537
Tel. 582-3216

R. P. Haberman	President
F. L. "Les" Moore	Sr. Vice Pres./Loan Admin.
Thomas D. Anderson	Sr. Vice Pres./Cashier

Ashland Branch,
250 Pioneer St., P.O. Box 36
Ashland, Oregon 97520
Tel. 482-9611

Frank Billovits	Vice Pres./Manager

Fruitdale Branch,
P.O. Box 1970
Grants Pass, Oregon 97526
Tel. 476-1177

Larry Stewart	Vice Pres./Manager

Phoenix Branch,
40000 S. Pacific Hwy., P.O. Box 420
Phoenix, Oregon 97535
Tel. 535-3333

Ron Ratisseau	Vice Pres./Manager

Talent Branch,
201 N. Pacific Hwy., P.O. Box 526
Talent, Oregon 97540
Tel. 535-3394

Robert W. Murphy	Vice Pres./Manager

Directors

Harold W. Salter, Chairman	*R. Gene Morris*	*Carleton E. Sandeen*
Granvil F. Brittsan	*Lyndel W. Newby*	*Frank M. Straus*
R. P. Haberman	*Ford Patterson*	*Henry W. Turk*

SOUTH UMPQUA STATE BANK, ROSEBURG
Chartered October 19, 1953; Charter No. 321
Head Office,
Garden Valley Shopping Ctr., P.O. Box 1726
Roseburg, Oregon 97470
Tel. 440-3910

Ronald K. Culbertson	President
Wally Farmer	Sr. Vice President
Monte L. King	Vice Pres./Cashier
Jerry Vaverka	Asst. Vice Pres./Mgr.

Canyonville Branch,
215 S. Main Street
Canyonville, Oregon 97417
Tel. 839-4271

Harvey D. Ringen	Vice Pres./Manager

Glendale Branch,
121 W. Pacific
Glendale, Oregon 97442
Tel. 832-2117

A. Karen Taylor	Manager

Myrtle Creek Branch,
Myrtle Creek, Oregon 97457
Tel. 863-3186

William W. West	Vice Pres./Mgr.

Directors

Milton Herbert, Chairman	*B. E. Hall*	*Mel Joy*
Ronald K. Culbertson	*LeRoy Hanna*	*Laurence Michaels*
Allyn C. Ford	*Robert G. Hansen*	*C. J. Porter*

***TIMBER COMMUNITY BANK, ROSEBURG**
Chartered September 4, 1979; Charter No. 385
Head Office,
1701 N.W. Garden Valley Blvd.
P.O. Box 1516
Roseburg, Oregon 97470
Tel. 673-0001

Steve Hertel	President/Chief Exec. Officer
Michael J. Miller	Vice President/Cashier
Gene Hahn	Vice President
Jay Miller	Vice President

Directors

Dave Emmett, Chairman	*Steve Hertel*	*Arneta Miller*
C. Scott Henry	*Everett P. Johnson*	*Hubert E. Totman*
	Donald B. Kruse	

***THE COMMERCIAL BANK, SALEM**
Chartered December 30, 1954; Charter No. 322
Head Office,
301 Church Street, NE., P.O. Box 428
Salem, Oregon 97308
Tel. 399-2900

E. George Ottum	President
J. H. Pauls	Exec. Vice Pres./Cashier
A. L. Faiman	Vice Pres./Manager
Carolyn Cobb	Vice President
Douglas K. Hill	Vice President
Edgar B. Martin	Vice President
Forrest M. Miller	Vice President
W. C. Nelson	Vice President
Gerald J. Peters	Vice President
Patrick P. Raschko	Vice President
Delmar D. Wolf	Vice President
Shirley Klebaum	Auditor
Marvin C. Abeene	Vice Pres./Trust Officer
M. A. Hays	Trust Officer
Donald R. Judson	Vice President/Controller

Molalla Branch,
401 E. Main Street
Molalla, Oregon 97038
Tel. 829-2237

Kenneth Dunn	Asst. Vice Pres./Manager

Monmouth Branch,
200 E. Main Street
Monmouth, Oregon 97361
Tel. 838-0601

Hal Colvin	Asst. Vice Pres./Mgr.

Newberg Branch,
112 N. College Street
Newberg, Oregon 97123
Tel. 538-3184

Kenneth Hough	Asst. Vice Pres./Mgr.

East Motor Branch,
510 Lancaster Drive
Salem, Oregon 97309
Tel. 399-2944

Kenneth A. Camber	Asst. Vice Pres./Mgr.

Keizer Branch,
4260 River Road N.
Salem, Oregon 97303
Tel. 399-2965

Connie Kemp	Asst. Vice Pres./Mgr.

Silverlan Plaza Branch,
3966 Silverton Road N.E.
Salem, Oregon 97303
Tel. 399-3953

Kenneth A. Camber	Asst. Vice Pres./Mgr.

South Salem Branch,
3305 Commercial St. S.E.
Salem, Oregon 97302
Tel. 399-2977

Shelley VanAntwerp	Operations Manager

West Motor Branch,
699 Wallace Road N.W.
Salem, Oregon 97304
Tel. 399-2957

Janice D. Cook	Operations Manager

Silverton Branch,
315 Main Street E.
Silverton, Oregon 97381
Tel. 873-5376

Dorothy Qualey	Asst. Vice Pres./Mgr.

Directors

Lester D. Green, Chairman
Iral D. Barrett
J. Warren Carkin
Warren W. Cooley
Robert E. Corey
Lawrence L. Enninga
Thomas C. Golden
William B. Loch
Robert D. Morrison
E. George Ottum
Ralph W. Raines
Forrest A. Weil

PIONEER TRUST COMPANY, SALEM

Certificate issued May 13, 1924; Certificate No. 22

Head Office,
109 Commercial Street, N.E., P.O. Box 2305
Salem, Oregon 97308
Tel. 363-3136

Stuart Compton	President
W. R. Meier	Vice President
Alan C. Bennett	Vice Pres./Trust Officer

Medical Center Branch,
1190 Oak Street S.E.
Salem, Oregon 97301
Tel. 399-1083

H. W. Kimball	Asst. Vice Pres./Manager

Directors

Stuart Compton, Chairman
Wallace H. Bonesteele
Mark G. Gehlar
Burch Judson
W. R. Meier
Douglas G. Raines
E. E. Smith, Jr.

UNITED SAVINGS BANK, MUTUAL, SALEM

Chartered October 16, 1978; Charter No. 2

Head Office,
333 High Street N.E., P.O. Box 868
Salem, Oregon 97308
Tel. 399-5300

Maurice J. Burford	President
Michael L. Allen	Sr. Vice Pres./Cashier
Ernest L. Dunn	Sr. Vice President
J. King Shanks	Sr. Vice President
Marty E. Townsend	Sr. Vice President
David R. Jostad	Vice Pres./Legal Counsel
Gerald F. Pavelek	Vice President
Patrick J. Wolfe	Vice President/Controller

Bend Branch,
Bend Plaza, P.O. Box 951
Bend, Oregon 97709
Tel. 389-2211

Dana Wells	Branch Manager

Redmond Branch,
617 South 6th, P.O. Box 760
Redmond, Oregon 97756
Tel. 548-4594

Lonnie Bates	Asst. Vice Pres./Manager

Keizer Branch,
4952 River Road N.
Salem, Oregon 97303
Tel. 399-5317

Robin R. Sexson	Asst. Vice Pres./Manager

Lancaster Mall Branch,
831 Lancaster Dr. N.E.
Salem, Oregon 97301
Tel. 399-5394

Roxanne VanHess	Branch Manager

South Salem Branch,
P.O. Box 3461
Salem, Oregon 97302
Tel. 399-5319

Joan P. Linn	Branch Manager

Woodburn Branch,
2600 Newberg Highway, P.O. Box 278
Woodburn, Oregon 97071
Tel. 982-9921

Susan Horning	Branch Manager

Directors

Charles E. Weeber, Chairman
LeVern C. Bell
Maurice J. Burford
Hillary J. Etzel
Robert L. Sautelle

WESTERN SECURITY BANK, SALEM

Chartered January 18, 1956; Charter No. 328

Head Office,
416 State Street, P.O. Box 2246
Salem, Oregon 97308
Tel. 399-2200

L. A. Van Kleeck	President
Robert E. Flamme	Exec. Vice President
S. Wade Musgraves	Sr. Vice Pres./Cashier
Nate Lowe	Sr. Vice President
Mike Rossman	Vice Pres./Manager
Robert L. Shipley	Vice Pres./Controller

Santiam Valley Office,
609 Main Street, P.O. Box 272
Lyons, Oregon 97358
Tel. 859-2128

Tom L. Kanoff	Asst. Vice Pres./Manager

Battle Creek Office,
4545 Commercial Street S.E., P.O. Box 2309
Salem, Oregon 97308
Tel. 399-2720

John Huxford	Vice Pres./Manager

Broadway Branch,
2955 Broadway N.E., P.O. Box 2067
Salem, Oregon 97308
Tel. 399-2265

P. C. Vrontakis	Vice Pres./Manager

Candalaria Branch,
2715 Commercial St. S.E., P.O. Box 3286
Salem, Oregon 97302
Tel. 399-2245

John Huxford	Vice Pres./Manager

Lancaster Office,
750 Lancaster Dr. N.E., P.O. Box 1086
Salem, Oregon 97308
Tel. 399-2214

Gary Wallstrom	Vice Pres./Manager

West Salem Office,
1500 Edgewater N.W., P.O. Box 2165
Salem, Oregon 97308
Tel. 399-2294

Mike Rossman	Vice Pres./Manager

Cascade Office,
7760 Third Street, P.O. Box 406
Turner, Oregon 97392
Tel. 743-2113

Terry Williams	Asst. Cashier/Manager

Directors

James R. Gray, Chairman	*C. L. Grabenhorst*	*Bob L. Smith*
M. C. Boniface	*Malcolm F. Marsh*	*L. A. Van Kleeck*
	Jack H. Scott	*Jerry H. Walling*

CLACKAMAS COUNTY BANK, SANDY

Chartered January 27, 1911; Charter No. 71

Head Office,
P.O. Box 38
Sandy, Oregon 97055
Tel. 668-5501

Roberta Swan	Chief Exec. Officer
Fred L. Proctor	President
H. Rex Brittle	Sr. Vice President
Ed Storey	Sr. Vice Pres./Cashier
Steve Simonsen	Asst. Vice Pres./Mgr.

Boring Office,
28500 S.E. Hwy. 212, P.O. Box 159
Boring, Oregon 97009
Tel. 663-3000

John Leszar	Asst. Vice Pres./Mgr.

Hoodland Office,
67403 E. Hwy. #26, P.O. Box 185
Welches, Oregon 97067
Tel. 622-3131

Shirley Deneault	Asst. Vice Pres./Mgr.

Directors

Fred L. Proctor, Chairman	*George Morgan*	*Randy Proctor*
Keith Bouman	*James Morgan*	*Roberta Swan*

*CENTENNIAL BANK, SPRINGFIELD

Chartered July 13, 1977; Charter No. 360

Head Office,
1377 Mohawk Blvd., P.O. Box W
Springfield, Oregon 97477
Tel. 726-8111

Richard C. Williams	President
Ron R. Peery	Exec. Vice President
Gary L. Stevens	Exec. Vice President
Eric H. Hardin	Sr. Vice President
Michael J. Nysingh	Vice Pres./Cashier
Dennis Carlson	Vice President

Valley River Branch,
1141 Valley River Drive
Eugene, Oregon 97401
Tel. 683-3881

David M. Gazeley	Asst. Vice Pres./Mgr.

West 11th Branch,
3738 W. 11th Ave., P.O. Box 2549
Eugene, Oregon 97402
Tel. 687-0204

Gary L. Stevens	Exec. Vice President
Lou Hanavan	Vice Pres./Mgr.

McKenzie River Branch,
39333 McKenzie Hwy., P.O. Box 55
Walterville, Oregon 97489
Tel. 726-6661

Kris Thompson	Branch Supervisor

Directors

Robert L. Neuburn, Chairman	*William E. Fitch*	*Herb Person*
Edwin Brockett	*Cordy Jensen*	*Gary L. Reed*
Clifton G. Christian	*J. Douglas McKay*	*Harry Rubenstein*
Bill J. Combs	*Brian B. Obie*	*Jean Tate*
		Richard C. Williams

COLUMBIA RIVER BANKING COMPANY, THE DALLES

Chartered May 19, 1977; Charter No. 358

Head Office,
316 E. Third, P.O. Box 436
The Dalles, Oregon 97058
Tel. 298-5194

Terry L. Cochran	Pres./Chief Exec. Officer
Richard J. Croghan	Vice Pres./Cashier

Directors

Robert L. R. Bailey, Chairman	*Dale D. Elliott*	*W. L. Miller*
William A. Booth	*William L. Hulse*	*Richard J. Croghan*
Terry L. Cochran	*Stephen D. Martin*	*Fred Thomsen*

***BANK OF OREGON, WOODBURN**
Incorporated July 20, 1907; Corporation No. 2
Administrative Office,
1175 Mt. Hood Avenue, P.O. Box 606
Woodburn, Oregon 97071
Tel. 981-3411

Craig Robinson	Pres./Chief Exec. Officer
James Schafer	Sr. Vice President
Irene Westwood	Sr. Vice Pres./Cashier
John W. Wilton	Sr. Vice President

Head Office,
941 N. Pacific Hwy., P.O. Box 315
Woodburn, Oregon 97071
Tel. 981-2180
Margaret Konold — Vice Pres./Manager

Brooks Branch,
8995 Portland Road N.E., P.O. Box 9278
Brooks, Oregon 97035
Tel. 393-7272
Mary Jane Chambers — Asst. Cashier/Mgr.

Canby Branch,
200 N.W. 2nd, P.O. Box 610
Canby, Oregon 97013
Tel. 266-2727
Don Carlson — Asst. Vice Pres./Mgr.

Harrisburg Branch,
685 S. 3rd, P.O. Box 225
Harrisburg, Oregon 97446
Tel. 995-8441
Debbie Jones — Asst. Cashier/Mgr.

Hubbard Branch,
3624 Pacific Highway 99E, P.O. Box 70
Hubbard, Oregon 97032
Tel. 982-7217
Eunice Elliott — Asst. Vice Pres./Mgr.

King City Office,
15795 S.W. 116th, P.O. Box 230095
King City, Oregon 97224
Tel. 684-1183
Grace Krueger — Asst. Cashier/Mgr.

North Salem Branch,
4871 Lancaster Dr. N.E., P.O. Box 7137
Salem, Oregon 97303
Tel. 393-8750
Carol Robinson — Asst. Vice Pres./Mgr.

Portland Office,
811 S.W. Front Ave., P.O. Box 8338
Portland, Oregon 97207
Tel. 228-2677
Cindy Wood — Asst. Cashier/Mgr.

St. Paul Branch,
Second and Church Street, P.O. Box 27
St. Paul, Oregon 97137
Tel. 633-4455
Wanda Wiederrich — Asst. Cashier/Mgr.

Sherwood Branch,
1496 N. Sherwood Boulevard, P.O. Box 671
Sherwood, Oregon 97140
Tel. 625-5571
Deanne Forsyth — Asst. Cashier/Mgr.

Silverton Branch,
114 West Main Street, P.O. Box 615
Silverton, Oregon 97381
Tel. 873-6306
Shirley Mullikin — Asst. Vice Pres./Mgr.

Stayton Branch,
848 N. First Street, P.O. Box 280
Stayton, Oregon 97383
Tel. 769-3481
Lowell Jeffries — Vice Pres./Mgr.

Tualatin Branch,
18650 S.W. Boones Ferry Rd., P.O. Box 802
Tualatin, Oregon 97062
Tel. 692-5150
Pam Matthews — Asst. Cashier/Mgr.

West Linn Branch,
5597 Hood Street, P.O. Box 17
West Linn, Oregon 97068
Tel. 656-1950
Shirley Strong — Asst. Vice Pres./Mgr.

Cascade Branch,
2540 Newberg Highway, P.O. Box 98
Woodburn, Oregon 97071
Tel. 981-2190
Del Garner — Vice Pres./Manager

Directors

Robert L. Withers, Chairman	*Fern Foster*	*R. V. Colby, Director Emeritus*
Donald J. Burlington	*Craig Robinson*	*Earl Oliver, Director Emeritus*
	Bill L. Rose	

***WOODBURN STATE BANK, WOODBURN**
Chartered July 10, 1979; Charter No. 379
Head Office,
110 S. Pacific Highway, P.O. Box 37
Woodburn, Oregon 97071
Tel. 982-2265

Lanny M. Cutsforth	Pres./Chief Exec. Officer
Lyle F. Sauvageau	Exec. Vice President
Barbara A. Johnson	Sr. Vice Pres./Cashier
Edward J. Everts	Sr. Vice President

Directors

John Weisz, Jr., Chairman	*Ersel Christopherson*	*Lanny Cutsforth*
Ronald B. Christofferson	*Verl E. Cochran*	*John F. Hamstreet*
		Lyle F. Sauvageau

COMPARATIVE STATEMENT SHOWING THE RESOURCES AND NUMBERS OF BANKS IN THE STATE OF OREGON EACH YEAR SINCE 1909

	NUMBER					RESOURCES	
	State		National		Total all Banking		
Year	Banks	Branches	Banks	Branches		State	National
1909	136		72			$ 61,884,712.94	$ 65,804,246.99
1910	155		77			66,504,581.84	81,013,946.23
1911	169		81			71,167,838.40	82,257,061.49
1912	171		83			73,284,800.45	86,591,699.57
1913	170		86			74,086,277.62	95,376,560.93
1914	175		87			61,963,668.33	95,927,030.54
1915	174		87			62,264,130.25	102,216,996.89
1916	177		84			78,168,336.79	126,197,005.72
1917	178		83			92,427,718.15	149,047,750.88
1918	176		86			108,791,199.47	173,295,057.35
1919	183		89			145,647,301.41	216,248,065.10
1920	191		93			146,142,027.53	206,390,918.48
1921	184		96			119,186,108.81	169,248,750.68
1922	182		99			124,063,353.29	184,480,500.93
1923	179		99			130,603,570.94	196,758,705.14
1924	181		99			129,216,472.72	202,094,859.51
1925	176		99			105,544,633.13	239,680,082.72
1926	168		98			107,271,067.25	235,146,882.40
1927	152		96			109,690,955.47	239,368,855.43
1928	149		94			109,481,333.19	244,672,230.02
1929	140		95			89,888,797.10	259,023,109.82
1930	132		94			81,948,490.24	242,954,059.31
1931	113		85			58,837,342.25	224,857,837.95
1932	85		71			44,587,041.45	198,715,959.92
1933	61		58			31,978,671.61	199,102,398.87
1934	56		54			34,345,273.62	223,201,687.59
1935	55	1	45	36	137	39,478,111.02	247,439,353.97
1936	55	2	39	46	142	46,645,748.53	286,861,379.91
1937	49	2	29	62	142	44,322,720.88	288,585,146.32
1938	49	2	29	62	142	44,781,741.71	298,560,727.25
1939	48	2	28	63	141	47,685,788.26	324,907,071.22
1940	47	3	27	63	140	38,793,363.89	376,501,058.12
1941	47	4	27	63	141	44,590,359.52	460,767,809.99
1942	47	4	26	66	143	64,051,108.28	684,362,551.93
1943	47	4	26	68	145	89,479,847.54	909,018,480.70
1944	47	4	25	67	143	115,972,106.02	1,119,993,125.41
1945	50	4	24	68	146	147,582,032.63	1,397,783,003.87
1946	48	4	24	71	147	160,042,326.04	1,326,216,043.00
1947	50	5	23	74	152	172,101,276.92	1,367,941,714.18
1948	51	7	23	79	160	173,948,667.17	1,319,954,234.73
1949	52	10	21	84	167	175,346,156.28	1,269,966,281.78
1950	52	14	21	86	173	203,773,151.01	1,401,482,864.09
1951	52	16	21	86	175	222,186,537.65	1,477,943,712.64
1952	51	22	20	87	180	266,968,830.82	1,580,005,968.29
1953	51	23	19	91	184	271,651,958.52	1,594,695,870.22
1954	36	12	14	124	186	194,336,594.43	1,823,453,273.88
1955	38	13	14	130	195	213,837,905.50	1,896,878,735.93
1956	41	14	13	135	203	226,316,915.43	1,888,901,756.32
1957	44	18	13	138	213	248,663,686.90	1,629,480,031.36
1958	45	22	12	142	221	297,289,647.73	1,987,179,795.73
1959	43	27	12	151	233	328,068,431.55	2,012,622,665.81
1960	42	34	11	160	247	341,004,253.65	2,036,575,458.90
1961	40	38	11	167	256	370,274,145.38	2,178,579,719.56
1962	40	39	11	173	263	417,681,806.27	2,319,680,666.52
1963	41	43	12	190	286	466,497,744.06	2,434,302,769.28
1964	41	49	12	199	301	510,564,371.93	2,642,990,068.15
1965	40	55	13	209	317	534,165,189.81	2,944,664,066.22
1966	40	56	14	217	327	574,178,024.13	3,102,835,732.84
1967	39	65	13	220	337	653,230,996.89	3,352,165,044.40
1968	40	71	12	236	359	735,769,939.82	3,817,322,827.90
1969	41	80	12	239	372	785,705,359.68	3,885,544,043.99
1970	40	90	11	248	389	920,915,362.61	4,047,976,919.92
1971	39	101	9	257	406	1,081,303,129.09	4,469,711,784.17
1972	38	113	9	267	427	1,335,627,429.94	5,147,993,753.83
1973	39	123	9	281	452	1,551,796,756.76	5,593,900,398.31
1974	42	134	9	285	470	1,751,880,456.62	5,789,849,142.19
1975	41	152	8	298	499	1,961,236,950.86	6,365,134,850.62
1976	42	164	8	307	521	2,242,971,000.00	6,719,243,000.00
1977	49	176	8	316	549	2,734,359,000.00	7,728,988,000.00
1978	59	209	7	316	591	3,738,938,000.00	8,532,345,000.00
1979	75	225	7	325	632	5,124,265,000.00	9,240,878,000.00
1980	81	243	7	337	668	6,862,453,000.00	9,453,705,000.00
1981	85	250	7	349	691	10,338,118,000.00	10,229,503,000.00
1982	88	258	8	354	708	9,151,413,000.00	10,556,742,000.00
1983	79	252	8	355	694	9,149,613,000.00	11,410,863,000.00
1984	71	244	8	361	684	7,834,341,000.00	12,644,175,000.00

CONSOLIDATED REPORT OF REVENUE, EXPENSES AND DISPOSITION OF PROFITS OF STATE COMMERCIAL BANKS (INCLUDING DOMESTIC SUBSIDIARIES) AND FIVE-YEAR COMPARATIVE ANALYSIS

SOURCES AND DISTRIBUTION OF REVENUE	ALL AMOUNTS EXPRESSED IN THOUSANDS OF DOLLARS 1980	1981	1982	1983	1984	% of Change
INTEREST INCOME:						
Real estate loan income	$ 0	$ 0	$ 0	$ 0	$ 83,677	100.00
Depository inst. loan income	0	0	0	0	0	0.00
Agriculture and farm loan income	0	0	0	0	3,423	100.00
Credit cards and related plan income	0	0	0	0	26,195	100.00
Other individual loan income	0	0	0	0	25,013	100.00
Installment loan income	0	0	0	0	8,848	100.00
Commercial and all other loan income	273,795	356,434	354,471	300,594	178,696	−40.55
Lease financing receivables income	1,140	1,336	1,601	1,251	1,229	−1.76
Due from depository interest domestic	5,523	10,411	5,042	4,846	6,668	37.60
Due from depository interest foreign	0	0	0	0	0	0.00
Total securities interest and dividends	50,688	63,616	71,689	76,029	83,163	9.38
Assets in trading accounts interest	0	0	0	0	174	100.00
Fed funds sold and sec. purch. interest	23,735	22,935	25,831	20,044	19,672	−1.86
Total interest income	$354,881	$454,732	$458,634	$402,764	$436,758	8.44
INTEREST EXPENSES:						
Time cert. 100,000 + interest	$ 62,960	$101,520	$ 94,303	$ 39,926	$ 34,765	−12.93
Other deposit interest	112,675	153,790	167,324	187,184	222,159	18.68
Deposits in foreign offices interest	0	0	0	0	0	0.00
Fed funds purch. and sec. sold expense	15,770	32,444	25,751	9,474	12,379	30.66
U.S. Tr. and other borrowings interest	1,608	1,897	5,320	1,299	2,850	119.40
Mortgage and capitalized lease interest	0	0	0	2,665	1,682	−36.89
Subordinated notes and deb. interest	3,293	3,337	3,173	3,031	3,304	9.01
Total interest expense	196,306	292,988	295,871	243,579	277,139	13.78
Net interest income	$158,575	$161,744	$162,763	$159,185	$159,619	0.27
Provision for loan and lease losses	11,176	16,943	38,081	33,503	20,419	−39.05
Provision for allocated transfer risk	0	0	0	0	0	0.00
NON-INTEREST INCOME:						
Income from fiduciary activities	$ 3,410	$ 4,383	$ 4,198	$ 4,992	$ 4,079	−18.29
Service charges on deposit accounts	18,907	21,225	20,649	23,208	24,503	5.58
Trading gains (losses), fees fgn. exch.	0	0	0	0	93	100.00
Other foreign transaction gains (losses)	0	0	0	0	3	100.00
Gains (losses), fees trading accounts	0	0	0	0	483	100.00
Other noninterest income	11,832	11,034	15,191	17,901	21,332	19.17
Total noninterest income	$ 34,149	$ 36,642	$ 40,038	$ 46,101	$ 50,493	9.53
NON-INTEREST EXPENSE:						
Salaries and employee benefits	$ 81,951	$ 90,576	$ 92,866	$ 90,292	$ 92,444	2.38
Expense of premises and fixed assets	22,876	27,779	31,387	32,233	32,064	−.52
Other noninterest expense	47,899	55,775	60,141	62,410	64,665	3.61
Total noninterest expense	152,726	174,130	184,394	184,935	189,173	2.29
Income (loss) before taxes and extr	28,822	7,313	−19,674	−13,152	520	103.95
Applicable income taxes	3,237	−5,102	−9,246	−4,941	−527	89.33
Income (loss) before extr and adj	25,585	12,415	−10,428	−8,211	1,047	112.75
Extraordinary items and adj. gross	74	20	72	294	472	60.54
Applicable income taxes	0	0	0	1	135	999.99
Extraordinary items and adj. net	74	20	72	293	337	15.02
Net income (loss)	$ 25,659	$ 12,435	$−10,356	$ −7,918	$ 1,384	117.48
Cash dividends/net income	23.49	41.51	N/A	N/A	236.77	
Net income/capital	10.28	4.76	N/A	N/A	0.54	
Net income/assets	0.70	0.32	N/A	N/A	0.03	

Banks not included: United Savings Bank, Mutual
Canadian Imperial Bank of Commerce
The Bank of Nova Scotia
The Bank of Tokyo, Ltd.
The Hongkong and Shanghai Banking Corporation
The Royal Bank of Canada

CONSOLIDATED REPORTS

of

Condition of All Banks in Oregon

and Five-year Comparative Growth Analysis

Compiled as of

December 31, 1984

CONSOLIDATED REPORTS OF CONDITION

Compiled as of December 31, 1984

ASSETS

	STATE BANKS	Cash & Due From Banks 3 & 4	Securities 5 & 11	Federal Funds Sold 6	Loans & Leases Less Unearned Income 7	Loss Reserves 8	Net Loans & Leases 10	Bank Premises Furniture & Fixtures 12	Other Real Estate 13
Albany	Citizens Valley Bank	12,882	54,704	4,650	76,429	706	75,723	5,779	3,614
Albany	Greater Pacific Bank	3,564	2,985	0	8,440	154	8,286	1,617	134
Arlington	Bank of Eastern Oregon	4,047	9,472	0	18,199	199	18,000	709	105
Astoria	Bank of Astoria	2,196	6,433	350	20,362	97	20,265	606	52
Aumsville	Santiam Valley Bank	1,018	1,419	775	6,150	184	5,966	400	300
Beaverton	Beaver State Bank	796	701	450	8,790	89	8,701	242	46
Beaverton	Business Banking Corporation	1,578	542	2,095	10,246	124	10,122	47	158
Bend	Bank of the Cascades	1,807	3,433	1,050	13,359	165	13,194	705	297
Canby	Canby Union Bank	1,099	6,712	600	18,279	166	18,113	896	185
Cave Junction	Home Valley Bank	1,001	3,954	200	2,763	26	2,737	455	0
Central Point	Central Point State Bank	885	2,754	300	6,410	124	6,286	579	779
Coos Bay	Western Bank	20,438	89,505	18,540	168,423	2,672	165,751	9,736	7,586
Coos Bay	Security Bank of Coos County	2,299	18,595	1,670	40,197	488	39,709	2,586	1,089
Corvallis	Citizens Bank	4,404	23,127	2,500	31,343	339	31,004	2,071	327
Corvallis	Benton County Bank	1,009	5,254	1,537	8,847	88	8,759	680	146
Corvallis	Bank of Corvallis	3,356	2,329	2,500	6,662	61	6,601	969	0
Cottage Grove	The Cottage Grove Bank	821	2,589	900	4,930	30	4,906	536	275
Creswell	Community Bank of Creswell	2,262	4,628	100	6,832	53	6,779	514	57
Dallas	Bank of Willamette Valley	1,635	4,183	450	8,942	63	8,879	414	60
Dallas	Great Western Bank	891	634	200	718	9	709	215	0
Elgin	First State Bank of Elgin	961	2,570	0	13,017	0	13,017	245	1,006
Eugene	Pacific Continental Bank	1,867	3,096	1,780	10,525	106	10,419	365	39
Florence	Siuslaw Valley Bank	4,468	24,534	1,100	15,114	220	14,894	438	874
Florence	Oregon Pacific Banking Co.	1,061	5,960	0	8,413	74	8,339	897	255
Forest Grove	Farmers and Merchants Bank	2,913	628	750	10,714	198	10,516	445	92
Grants Pass	Family Bank of Commerce	831	3,007	1,525	8,399	110	8,289	899	814
Gresham	Mount Hood Security Bank	1,770	4,188	0	12,212	145	12,067	1,326	0
Harbor	Coast Community Bank	693	1,699	0	5,931	74	5,857	543	69
Hermiston	Inland Empire Bank	4,537	19,958	2,365	50,180	493	49,687	1,320	973
Hermiston	Columbia Community Bank	862	1,302	200	5,765	60	5,705	257	188
Hillsboro	Tualatin Valley Bank	762	600	0	7,617	72	7,545	752	0
Hood River	Hood River County Bank	823	1,510	540	8,007	89	7,918	364	61
Joseph	Bank of Wallowa County	2,290	3,278	1,275	8,872	144	8,728	768	83
Junction City	Tri-County Banking Co.	1,392	3,137	220	6,377	88	6,289	1,041	36
Klamath Falls	South Valley State Bank	1,964	2,121	0	12,035	98	11,937	161	230
Lake Oswego	Lewis & Clark State Bank	1,448	5,808	1,400	23,821	256	23,565	690	110
Lake Oswego	Bank of Lake Oswego	706	3,467	1,300	4,221	27	4,194	357	0
Lincoln City	Pacific State Bank	1,330	7,925	3,200	8,580	72	8,508	1,366	0
Madras	Juniper Banking Company	993	1,825	970	8,776	102	8,674	575	149
McMinnville	Valley Community Bank	2,038	1,622	575	10,677	65	10,612	899	61
Medford	Jefferson State Bank	11,292	1,594	100	12,772	197	12,575	1,013	334
Medford	Medford State Bank	1,246	154	200	8,107	84	8,023	1,089	6
Merlin	Colonial Banking Company	3,812	3,000	500	11,697	104	11,593	829	595
Milton-Freewater	Bank of Commerce	1,842	16,588	1,600	21,287	168	21,119	697	52
Myrtle Point	Bank of Myrtle Point	655	3,615	1,100	5,308	5	5,303	143	95
Newberg	Newberg State Bank	1,641	835	300	5,815	61	5,754	867	20
Newport	The Bank of Newport	2,093	10,285	0	40,475	508	39,967	1,593	1,472
Newport	Yaquina Bay Bank	901	3,296	2,337	8,776	82	8,694	638	210
Portland	Pacific Western Bank	51,365	120,234	19,000	404,958	6,325	398,633	16,316	3,911
Portland	American State Bank	1,489	2,952	3,900	6,603	91	6,512	539	0
Portland	The Oregon Bank	119,623	166,508	83,657	618,969	6,162	610,807	21,318	18,599
Portland	Oregon First Bank	5,743	4,814	0	243,989	1,973	242,016	5,711	691
Portland	The Bank of Tokyo, Ltd.	14,160	9,808	0	126,985	0	126,985	297	0
Portland	Canadian Imperial Bank of Commerce	8,884	293	0	101,129	0	101,129	962	4,782
Portland	The Bank of Nova Scotia	16,797	0	19,650	61,694	0	61,694	0	0
Portland	The Royal Bank of Canada	3,693	1,303	0	727,652	0	727,652	180	0
Portland	The Hongkong and Shanghai Banking Cor	89	0	0	8,106	177	7,929	81	0
Prineville	The Prineville Bank	1,298	3,454	700	9,809	69	9,740	818	77
Reedsport	Pacific Security Bank	1,571	12,812	3,000	8,932	44	8,888	352	419
Rogue River	Valley of the Rogue Bank	9,093	7,328	0	29,076	288	28,788	1,589	277

OF ALL STATE BANKS IN OREGON

All amounts expressed in thousands of dollars

			LIABILITIES								
Other Assets 14-17	Total Assets 18	% of Change Year to Date	Noninterest-Bearing Deposits 20 & 23	Interest-Bearing Deposits 21 & 24	Federal Funds Purchased 25	Other Liabilities 26-29 & 31	Subordinated Notes & Debentures 30	Capital 33-35	Surplus 36	Undivided Profits 37 & 38	Total Capital 39
3,578	160,930	6.87	31,502	111,679	1,228	6,581	0	3,200	5,000	1,740	9,940
451	17,037	−11.96	3,743	11,273	0	391	0	880	1,120	−370	1,630
868	33,201	6.41	3,777	26,158	0	419	0	750	1,700	397	2,847
914	30,816	2.62	4,948	23,290	0	355	0	1,040	819	364	2,223
166	10,044	7.16	1,840	7,607	0	64	0	400	133	0	533
242	11,178	−11.19	2,710	6,819	0	375	0	866	866	−558	1,174
398	14,940	−2.87	4,429	9,321	0	87	0	720	360	23	1,103
658	21,144	2.11	6,611	12,871	0	130	0	500	500	532	1,532
489	29,094	−10.81	3,962	22,727	0	355	300	125	725	−100	750
204	8,551	19.34	1,473	5,861	0	39	0	720	240	218	1,178
223	11,806	−7.36	3,113	7,565	75	30	0	504	576	−57	1,023
5,985	317,551	−2.36	59,162	240,147	647	5,886	248	4,951	4,801	1,709	11,461
1,514	67,462	2.92	7,134	52,593	2,693	983	0	1,158	1,667	1,234	4,059
975	64,408	7.85	14,389	43,894	107	1,149	0	871	2,729	1,269	4,869
273	17,658	6.82	2,787	13,141	0	382	0	450	650	248	1,348
131	15,886	42.08	5,935	7,369	0	60	0	1,000	1,250	272	2,522
242	10,263	17.69	1,313	7,962	0	186	0	500	250	52	802
405	14,745	3.63	2,451	10,826	0	134	150	200	600	384	1,184
267	15,888	3.06	3,562	10,786	0	120	0	150	550	720	1,420
56	2,705	80.94	366	1,138	0	12	0	559	559	71	1,189
370	18,169	−1.55	3,276	12,499	1,780	170	200	204	594	−554	244
464	18,030	24.57	4,166	12,741	0	198	0	295	472	155	925
935	47,243	7.39	4,912	37,968	0	552	850	765	985	1,181	2,961
271	16,783	15.28	1,801	10,285	2,603	166	0	823	844	258	1,925
184	15,528	31.52	1,454	12,476	0	102	0	644	684	168	1,496
166	15,531	−1.30	2,780	11,539	0	86	0	600	800	−388	1,112
333	19,684	24.10	3,151	14,019	0	541	0	988	693	292	1,973
262	9,123	−20.42	2,226	6,247	400	79	0	412	344	−585	171
1,828	80,668	36.22	12,180	62,091	0	1,526	0	439	2,211	2,221	4,871
193	8,707	−8.06	1,722	5,975	0	300	0	500	500	−290	710
154	9,813	5.47	2,320	6,678	294	105	0	308	545	437	416
205	11,421	−6.05	2,711	7,832	0	134	0	210	260	274	744
381	16,803	−.10	1,876	13,556	0	132	150	389	450	250	1,089
244	12,359	1.08	1,854	8,865	0	158	0	700	770	12	1,482
352	16,765	19.54	2,879	12,295	0	316	95	947	394	−160	1,181
1,054	34,075	6.93	2,932	28,948	0	458	0	704	1,156	−123	1,737
140	10,164	19.31	1,097	6,664	0	87	0	1,000	1,225	91	2,316
364	22,693	83.04	1,124	17,091	0	570	0	2,000	1,868	40	3,908
322	13,508	−1.36	2,368	8,719	0	499	0	902	902	118	1,922
296	16,103	36.35	1,318	13,178	19	135	0	620	620	213	1,453
663	27,571	−6.88	5,279	20,544	0	363	0	750	750	−115	1,385
116	10,834	15.35	2,777	7,271	0	57	0	600	600	−471	729
724	21,053	−1.00	3,793	15,491	0	209	0	750	675	135	1,560
835	42,733	12.22	5,452	32,907	0	705	0	300	2,500	869	3,669
197	11,108	−3.11	1,084	9,641	0	112	0	202	206	−137	271
169	9,586	3.51	1,886	6,587	0	41	0	750	375	−53	1,072
1,538	56,948	−6.81	6,403	47,320	250	639	0	900	2,158	−722	2,336
269	16,345	−10.23	2,625	11,865	55	249	0	605	605	341	1,551
12,050	612,509	1.52	140,692	405,592	14,990	8,590	8,556	6,500	16,567	11,022	34,089
388	15,780	8.10	3,745	9,222	0	1,284	0	400	600	529	1,529
57,671	1,078,183	3.60	185,352	693,934	78,823	49,859	8,600	5,355	49,472	6,788	61,615
10,915	269,890	6.94	12,628	208,171	25,488	1,607	7,700	200	12,800	1,296	14,296
1,073,606	1,224,856	−29.00	3,530	1,150,278	0	71,048	0	0	0	0	0
514,734	630,784	−49.53	10,624	613,116	0	7,044	0	0	0	0	0
681,591	779,732	108.68	299	746,015	0	33,418	0	0	0	0	0
8,564	741,392	−45.77	1,634	215,527	0	524,231	0	0	0	0	0
358	8,457	−31.53	542	355	3,785	3,775	0	0	0	0	0
555	16,642	14.43	2,385	12,216	58	344	0	687	624	328	1,639
523	27,565	6.85	4,843	20,011	0	624	0	407	1,193	487	2,087
844	47,919	1.12	8,945	35,536	0	328	0	1,105	895	1,110	3,110

CONSOLIDATED REPORTS OF CONDITION

Compiled as of December 31, 1984

ASSETS

	STATE BANKS	Cash & Due From Banks 3 & 4	Securities 5 & 11	Federal Funds Sold 6	Loans & Leases Less Unearned Income 7	Loss Reserves 8	Net Loans & Leases 10	Bank Premises Furniture & Fixtures 12	Other Real Estate 13
Roseburg	South Umpqua State Bank	7,887	16,802	350	39,796	469	39,327	1,253	312
Roseburg	Timber Community Bank	16,853	7,244	1,235	18,494	364	18,130	980	99
Salem	The Commercial Bank	8,234	56,235	3,000	84,190	804	83,386	3,885	314
Salem	Pioneer Trust Company	3,960	32,881	1,500	17,405	104	17,301	329	0
Salem	Western Security Bank	8,838	11,068	0	70,360	551	69,809	3,524	738
Salem	United Savings Bank, Mutual	6,779	30,932	1,625	156,929	106	156,823	1,551	2,589
Sandy	Clackamas County Bank	2,480	7,907	8,850	21,260	125	21,135	898	1,398
Springfield	Centennial Bank	5,299	10,493	0	41,535	1,196	40,339	1,268	3,280
The Dalles	Columbia River Banking Company	2,530	3,896	320	7,820	70	7,750	367	80
Woodburn	Bank of Oregon	6,549	19,271	0	89,394	1,230	88,164	2,715	8,188
Woodburn	Woodburn State Bank	1,000	246	6,445	8,319	103	8,216	122	754
	Total—All State Chartered Banks	429,383	908,036	206,436	3,723,215	31,790	3,691,425	115,388	69,552

OF ALL STATE BANKS IN OREGON

All amounts expressed in thousands of dollars

			LIABILITIES								
Other Assets 14-17	Total Assets 18	% of Change Year to Date	Noninterest-Bearing Deposits 20 & 23	Interest-Bearing Deposits 21& 24	Federal Funds Purchased 25	Other Liabilities 26-29 & 31	Subordinated Notes & Debentures 30	Capital 33-35	Surplus 36	Undivided Profits 37 & 38	Total Capital 39
1,381	67,312	13.73	8,300	53,300	0	1,753	0	235	2,366	1,658	4,259
1,190	45,731	2.15	5,968	35,501	0	1,205	0	1,016	1,651	990	3,057
5,091	160,145	3.88	21,227	125,894	0	2,070	0	1,924	4,750	4,280	10,954
1,471	57,432	17.86	7,769	40,026	2,040	1,228	0	1,075	2,425	2,869	6,369
2,920	96,397	7.86	15,780	70,106	1,648	3,174	0	1,213	2,997	1,979	6,189
4,561	204,860	−4.32	2,942	186,877	0	8,557	2,580	0	5,503	−1,599	3,904
570	43,238	5.56	6,136	33,566	0	352	200	310	1,790	884	2,984
1,004	61,683	0.28	12,320	46,342	245	720	336	750	915	55	1,720
148	15,091	21.40	2,022	11,810	0	352	0	414	617	−124	907
2,617	127,504	−14.54	14,947	93,399	0	18,223	2,140	2,275	4,025	−7,505	−1,205
301	17,084	8.52	3,312	11,912	0	117	0	594	1,100	49	1,743
2,414,121	7,834,341	−14.37	728,605	5,912,828	137,228	766,333	32,105	62,344	159,671	35,227	257,242

CONSOLIDATED REPORTS OF CONDITION OF

Compiled as of

All amounts expressed

ASSETS

	NATIONAL BANKS	Cash & Due From Banks 3 & 4	Securities 5 & 11	Federal Funds Sold 6	Loans & Leases Less Unearned Income 7	Loss Reserves 8	Net Loans & Leases 10	Bank Premises Furniture & Fixtures 12	Other Real Estate 13
Canby	First National Bank of Oregon	1,879	2,491	11,000	13,641	153	13,488	825	0
Forest Grove	Valley National Bank of Oregon	3,034	21,223	400	28,360	234	28,126	1,412	559
McMinnville	First National Bank of McMinnville	3,407	15,179	650	17,120	386	16,734	519	297
Newport	National Security Bank	2,326	20,159	5,100	28,955	299	28,656	786	433
Portland	The Bank of California, N.A.	155,744	0	0	102,094	0	102,094	0	0
Portland	First Interstate Bank of Oregon, N.A.	786,243	560,187	240,420	3,251,879	34,728	3,217,151	86,798	38,641
Portland	United States National Bank of Oregon	660,841	719,363	572,750	4,227,580	36,239	4,191,341	70,331	46,046
Roseburg	Douglas National Bank	5,392	10,757	3,130	39,206	1,415	37,791	1,169	1,733
	Total—National Banks	1,618,866	1,349,359	833,450	7,708,835	73,454	7,635,381	161,840	87,709
	GROWTH ANALYSIS								
	Five Year Totals—All State 12-31-84	429,383	908,036	206,438	3,723,215	31,790	3,691,425	115,388	69,552
	Chartered Banks in Oregon 12-31-83	476,244	952,315	191,779	4,326,252	33,945	4,292,307	126,019	50,615
	12-31-82	441,389	839,675	153,549	4,763,086	27,110	4,735,976	126,755	37,825
	12-31-81	457,786	831,960	219,295	4,939,055	21,576	4,917,479	129,126	17,031
	12 31-80	408,052	935,452	101,046	3,733,257	17,335	3,715,922	118,674	9,972
	Increase Between 12-31-83 & 12-31-84	−46,861	−44,279	14,657	−603,037	−2,155	−600,882	−10,631	18,937
	Percent of Change	−9.84	−4.65	7.64	−13.94	−6.35	−14.00	−8.44	37.41
	Five Year Totals— 12-31-84	1,618,866	1,349,359	833,450	7,708,835	73,454	7,635,381	161,840	87,709
	National Banks in Oregon 12-31-83	1,080,525	1,516,639	469,288	6,545,880	60,610	6,485,270	183,349	78,636
	12-31-82	958,030	1,476,176	535,356	5,825,798	53,929	5,771,869	190,971	52,304
	12-31-81	939,080	1,648,544	486,709	5,901,648	51,640	5,850,008	194,305	27,586
	12-31-80	961,218	1,601,247	281,425	5,527,315	51,897	5,475,418	187,929	12,608
	Increase Between 12-31-83 & 12-31-84	538,341	−167,280	364,162	1,162,955	12,844	1,150,111	−21,509	9,073
	Percent of Change	49.82	−11.03	77.60	17.77	21.19	17.73	−11.73	11.54
	Five Year Totals— 12-31-84	2,048,249	2,257,395	1,039,886	11,432,050	105,244	11,326,806	277,228	157,261
	All Banks in Oregon 12-31-83	1,556,769	2,468,954	661,067	10,872,132	94,555	10,777,577	309,368	129,251
	12-31-82	1,399,419	2,315,851	688,905	10,588,884	81,039	10,507,845	317,726	90,129
	12-31-81	1,396,866	2,480,504	706,004	10,840,703	73,216	10,767,487	323,431	44,617
	12-31-80	1,369,270	2,536,699	382,471	9,260,572	69,232	9,191,340	306,603	22,580
	Increase Between 12-31-83 & 12-31-84	491,480	−211,559	378,819	559,918	10,689	549,229	−32,140	28,010
	Percent of Change	31.57	−8.57	57.30	5.15	11.30	5.10	−10.39	21.67

ALL NATIONAL BANKS IN OREGON

December 31, 1984

in thousands of dollars

			LIABILITIES								
Other Assets 14-17	Total Assets 18	% of Change Year to Date	Noninterest-Bearing Deposits 20 & 23	Interest-Bearing Deposits 21& 24	Federal Funds Purchased 25	Other Liabilities 26-29 & 31	Subordinated Notes & Debentures 30	Capital 33-35	Surplus 36	Undivided Profits 37 & 38	Total Capital 39
268	29,949	88.62	2,415	24,690	0	344	0	1,125	1,125	250	2,500
996	55,750	9.33	6,516	41,301	1,058	2,418	0	200	1,600	2,657	4,457
868	37,654	1.82	5,251	28,471	0	147	0	500	620	2,665	3,785
929	58,389	5.04	7,033	41,458	3,806	853	0	911	911	3,417	5,239
17,058	274,896	−3.66	72,480	184,179	0	17,937	0	300	0	0	300
600,123	5,529,563	4.84	979,371	3,224,627	266,117	683,269	31,000	53,131	132,109	159,939	345,179
336,265	6,596,937	17.29	1,940,085	3,807,952	829,074	513,763	15,705	36,547	64,910	288,901	390,358
1,065	61,037	−9.40	11,977	44,511	611	950	1,000	1,296	546	146	1,988
957,570	12,644,175	10.81	2,125,128	7,397,189	1,100,666	1,219,681	47,705	94,010	201,821	457,975	753,806
2,414,121	7,824,341	−14.37	728,605	5,912,828	137,228	766,333	32,105	62,344	159,671	35,227	257,242
3,060,151	9,149,430	−.01	760,921	6,861,774	102,605	1,116,176	39,366	67,159	154,981	46,448	268,588
2,815,385	9,150,554	−11.48	780,733	7,108,683	132,811	826,746	39,106	74,426	134,158	53,891	262,475
3,764,466	10,337,143	50.64	856,223	8,221,175	275,164	667,476	39,737	70,203	131,523	75,642	277,368
1,573,203	6,862,321	33.94	1,025,801	5,142,793	114,911	268,197	36,727	67,884	108,710	97,298	273,892
−646,030	−1,315,089		−32,316	−948,946	34,623	−349,843	−7,261	−4,815	4,690	−11,221	−11,346
−21.11	−14.37		−4.25	−13.83	33.74	−31.34	−18.44	−7.17	3.03	−24.16	−4.22
957,570	12,644,175	10.81	2,125,128	7,397,189	1,100,666	1,219,681	47,705	94,010	201,821	457,975	753,806
1,597,156	11,410,863	8.09	1,882,383	6,794,984	1,046,021	943,126	51,871	94,710	176,121	421,647	692,478
1,572,036	10,556,742	3.20	1,866,540	6,485,219	507,284	990,943	57,770	94,710	176,121	378,155	648,986
1,083,271	10,229,503	8.21	2,107,009	5,757,626	765,170	932,156	57,770	93,585	174,996	341,191	609,772
933,860	9,453,705	2.30	2,333,491	5,160,421	611,221	717,033	59,500	93,585	174,996	303,458	572,039
−639,586	1,233,312		242,745	602,205	54,645	276,555	−4,166	−700	25,700	36,328	61,328
−40.05	10.81		12.90	8.86	5.22	29.32	−8.03	−.74	14.59	8.62	8.86
3,371,691	20,478,516	−.40	2,853,733	13,310,017	1,237,894	1,986,014	79,810	156,354	361,492	493,202	1,011,048
4,657,307	20,560,293	4.33	2,643,304	13,656,758	1,148,626	2,059,302	91,237	161,869	331,102	468,095	961,066
4,387,421	19,707,296	−4.18	2,647,273	13,593,902	640,095	1,817,689	96,876	169,136	310,279	432,046	911,461
4,847,737	20,566,646	26.05	2,963,232	13,978,801	1,040,334	1,599,632	97,507	163,788	306,519	416,833	887,140
2,507,063	16,316,026	13.59	3,359,292	10,303,214	726,132	985,230	96,227	161,469	283,706	400,756	845,931
−1,285,616	−81,777		210,429	−346,741	89,268	−73,288	−11,427	−5,515	30,390	25,107	49,982
−27.60	−.40		7.96	−2.54	7.77	−3.56	−12.52	−3.41	9.18	5.36	5.20

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES
Listed by Counties and Cities, Showing Deposits and Loans and Discounts
As of December 31, 1984

Individual office loan figures may not reflect actual loan activity in a community, as many institutions are centralizing their accounting. In addition, marketing of a significant portion of their loan portfolios on a regular basis to institutional investors can mislead the reader in assumptions as to loan-to-deposit ratios and market share concepts. The loan figures, therefore, represent only those loans housed at the respective offices. It does not take into account loans housed in regional or head offices or loans made and sold to others or loans made and sold and being serviced at the office, branch or regional.

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
BAKER COUNTY							
Baker	Baker Branch, Western Bank	$ 6,526	−14.98	7.36	$ 3,001	−4.21	11.95
Baker	Baker Branch, FIOR	28,670	0.66	32.34	8,292	23.85	33.03
Baker	Baker Branch, USNB	43,026	0.59	48.54	12,085	10.97	48.14
Halfway	Halfway Branch, USNB	10,418	−1.48	11.75	1,724	−6.96	6.86
	Totals for Baker County	$ 88,640	−.96		$ 25,102	11.21	
BENTON COUNTY							
Corvallis	Benton County Bank	$ 15,928	6.09	7.23	$ 8,847	14.89	10.39
Corvallis	Bank of Corvallis	13,304	53.02	6.04	6,662	54.85	7.82
Corvallis	Citizens Bank	31,889	3.39	14.48	26,926	5.65	31.62
Corvallis	Corvallis Branch, The Oregon Bank	6,237	−18.11	2.83	5,293	48.13	6.21
Corvallis	Circle Boulevard Office, Citizens Bank of Corvallis	12,884	19.77	5.85	2,946	−8.10	3.46
Corvallis	University Office, Citizens Bank of Corvallis	8,466	1.58	3.84	0	−100.00	0.00
Corvallis	Corvallis Branch, FIOR	53,878	0.90	24.47	17,388	14.40	20.42
Corvallis	Corvallis Branch, USNB	42,588	5.09	19.34	12,692	2.83	14.90
Monroe	Monroe Branch, FIOR	8,938	8.15	4.06	594	32.29	0.69
Philomath	Philomath Office, Citizens Bank of Corvallis	5,044	12.13	2.29	1,471	14.38	1.72
Philomath	Philomath Branch, FIOR	20,970	1.49	9.52	2,322	48.27	2.72
	Totals for Benton County	$ 220,126	5.52		$ 85,141	13.32	
CLACKAMAS COUNTY							
Boring	Boring Office, Clackamas County Bank	$ 7,280	6.33	0.78	$ 5,398	−10.83	0.86
Canby	Canby Branch, Bank of Oregon	14,393	1.41	1.56	0	−100.00	0.00
Canby	Canby Union Bank	26,689	−9.35	2.89	18,279	−14.91	2.93
Canby	First National Bank of Oregon	27,105	102.71	2.93	13,641	99.89	2.19
Clackamas	Damascus Office, Pacific Western Bank	6,098	8.77	0.66	0	−100.00	0.00
Clackamas	Clackamas Branch, FIOR	20,620	6.02	2.23	10,962	19.25	1.76
Clackamas	Clackamas Branch, USNB	12,804	9.80	1.38	1,785	−39.03	0.28
Clackamas	Clackamas Town Center Branch, USNB	1,659	23.25	0.17	153	−17.29	0.02
Estacada	Estacada Office, Pacific Western Bank	12,234	9.43	1.32	2,157	6.72	0.34
Estacada	Estacada Branch, USNB	5,429	4.60	0.58	1,928	26.75	0.30
Gladstone	Gladstone Branch, FIOR	4,111	23.97	0.44	0	0.00	0.00
Gladstone	Gladstone Branch, USNB	21,847	5.58	2.36	27,005	57.82	4.33
Lake Grove	Lake Grove Branch, FIOR	16,017	29.60	1.73	1,606	38.92	0.25
Lake Grove	Lake Grove Branch, USNB	23,115	18.44	2.50	7,839	96.95	1.25
Lake Oswego	Lake Oswego Office, Pacific Western Bank	10,435	−4.27	1.13	12	50.00	0.00
Lake Oswego	Bank of Lake Oswego	7,761	25.39	0.84	4,221	−1.21	0.67
Lake Oswego	Downtown Lake Oswego Office, Lewis & Clark State Bank	9,047	81.44	0.98	0	0.00	0.00
Lake Oswego	Lake Grove Branch, The Oregon Bank	18,082	1.27	1.96	1	−99.94	0.00
Lake Oswego	Lake Oswego Branch, The Oregon Bank	41,243	−4.26	4.47	22,967	3.97	3.69
Lake Oswego	Lake Oswego Branch, FIOR	4,740	NEW	0.51	890	NEW	0.14
Lake Oswego	Lewis & Clark State Bank	12,083	10.57	1.30	23,821	453.20	3.82
Lake Oswego	Mountain Park Plaza Branch, Oregon First Bank	6,083	9.56	0.65	921	−46.17	0.14
Milwaukie	Milwaukie Branch, Pacific Western Bank	60,179	NEW	6.52	379,733	NEW	61.01
Milwaukie	Southgate Office, Pacific Western Bank	16,879	−.91	1.82	2	−85.71	0.00
Milwaukie	Willamette View Manor Office, Pacific Western Bank	6,398	3.19	0.69	0	0.00	0.00
Milwaukie	Milwaukie Branch, The Oregon Bank	13,229	27.94	1.43	7,126	41.44	1.14
Milwaukie	Rose Villa Branch, The Oregon Bank	9.921	18.81	1.07	0	0.00	0.00
Milwaukie	82nd & King Road Branch, FIOR	9,376	8.38	1.01	1	0.00	0.00
Milwaukie	Milwaukie Branch, Oregon First Bank	13,195	2.78	1.43	5,732	−47.96	0.92
Milwaukie	Westwood Branch, USNB	18,590	0.76	2.01	4,639	−11.24	0.74
Molalla	Molalla Branch, The Commercial Bank	12,812	−7.84	1.38	4,751	−3.35	0.76
Molalla	Molalla Branch, FIOR	24,382	1.18	2.64	4,142	67.96	0.66
Molalla	Molalla Branch, USNB	7,098	14.83	0.76	1,715	7.45	0.27
Oak Grove	Oak Grove Office, Pacific Western Bank	15,375	4.92	1.66	1	−50.00	0.00
Oak Grove	Oak Grove Branch, FIOR	26,023	9.45	2.82	4,007	59.26	0.64
Oak Grove	Oak Grove Branch, USNB	19,471	26.17	2.11	13,736	−13.77	2.20

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
CLACKAMAS COUNTY—Continued							
Oregon City	Hilltop Office, Pacific Western Bank	4,471	−17.08	0.48	1	0.00	0.00
Oregon City	Oregon City Office, Pacific Western Bank	24,502	36.16	2.65	1	100.00	0.00
Oregon City	Oregon City Branch, The Oregon Bank	11,669	−63.36	1.26	4	−99.54	0.00
Oregon City	Beavercreek Road Branch, FIOR	11,252	21.27	1.21	1,121	55.26	0.18
Oregon City	North Oregon City Branch, FIOR	8,442	19.25	0.91	1	−66.66	0.00
Oregon City	Oregon City Branch (Main), FIOR	56,253	37.06	6.09	6,347	22.17	1.01
Oregon City	Hilltop Branch, USNB	15,495	18.89	1.67	4,239	−4.57	0.68
Oregon City	Oregon City Branch, USNB	95,872	16.35	10.39	15,758	16.57	2.53
Portland	Clackamas Town Center Branch, FIOR	4,324	18.66	0.46	2	100.00	0.00
Portland	King-Linwood Branch, USNB	13,326	10.49	1.44	2,270	−46.48	0.36
Portland	Clackamas Center Office, Lewis & Clark State Bank	10,750	1.26	1.16	0	−100.00	0.00
Sandy	Clackamas County Bank	27,223	5.04	2.95	15,810	7.88	2.54
Wemme	Hood-Land Branch, Clackamas County Bank	5,199	6.90	0.56	52	33.33	0.00
Wemme	Wemme Branch, USNB	3,305	17.24	0.35	2,333	2.77	0.37
West Linn	West Linn Branch, Bank of Oregon	4,400	−4.51	0.47	0	−100.00	0.00
West Linn	West Linn Branch, The Oregon Bank	6,710	19.01	0.72	0	−100.00	0.00
West Linn	West Linn Branch, FIOR	14,833	19.05	1.60	1,081	14.27	0.17
Wilsonville	Wilsonville Branch, The Oregon Bank	6,709	10.47	0.72	179	−76.84	0.02
Wilsonville	Charbonneau Branch, FIOR	4,268	24.25	0.46	94	54.09	0.01
Wilsonville	Wilsonville Branch, FIOR	13,729	40.33	1.48	1,466	−9.67	0.23
Wilsonville	Wilsonville Branch, USNB	17,926	1.88	1.94	2,465	−16.61	0.39
	Totals for Clackamas County	$ 922,461	13.77		$ 622,395	153.31	
CLATSOP COUNTY							
Astoria	Downtown Branch, Bank of Astoria	$ 6,216	−13.69	3.61	$ 0	0.00	0.00
Astoria	Bank of Astoria	13,830	5.48	8.03	12,598	8.75	22.46
Astoria	Astoria Branch, FIOR	39,324	5.76	22.85	6,112	33.10	10.89
Astoria	Astoria Branch, USNB	46,817	−.07	27.21	19,022	25.59	33.91
Cannon Beach	Cannon Beach Branch, USNB	6,940	2.14	4.03	1,829	26.48	3.26
Seaside	Seaside Branch, Bank of Astoria	8,192	10.85	4.76	7,764	33.76	13.84
Seaside	Seaside Branch, FIOR	22,487	5.70	13.06	3,075	11.49	5.48
Seaside	Seaside Branch, USNB	15,592	3.19	9.06	3,057	0.99	5.45
Warrenton	Warrenton Branch, USNB	12,654	3.23	7.35	2,628	10.23	4.68
	Totals for Clatsop County	$ 172,052	2.92		$ 56,085	19.99	
COLUMBIA COUNTY							
Clatskanie	Clatskanie Branch, Western Bank	$ 13,860	−5.07	10.68	$ 1,789	−6.72	8.24
Clatskanie	Clatskanie Branch, USNB	10,449	14.61	8.05	2,038	13.34	9.39
Rainier	Rainier Branch, The Oregon Bank	11,008	−9.93	8.48	619	−74.01	2.85
Rainier	Rainier Branch, USNB	4,662	16.55	3.59	962	56.42	4.43
Scappoose	Scappoose Branch, Western Bank	8,444	0.04	6.50	0	−100.00	0.00
St. Helens	St. Helens Branch, Western Bank	16,361	−1.77	12.61	4,384	0.18	20.20
St. Helens	St. Helens Branch, FIOR	12,669	4.50	9.76	2,152	19.88	9.91
St. Helens	South St. Helens Branch, USNB	6,543	3.52	5.04	752	−28.78	3.46
St. Helens	St. Helens Branch, USNB	34,391	24.78	26.50	6,494	11.73	29.93
Vernonia	Vernonia Branch, Farmers and Merchants Bank	3,974	39.48	3.06	856	62.42	3.94
Vernonia	Vernonia Branch, USNB	7,371	7.41	5.68	1,649	−7.82	7.60
	Totals for Columbia County	$ 129,732	7.43		$ 21,695	−1.70	
COOS COUNTY							
Bandon	Bandon Branch, Western Bank	$ 23,241	−2.22	8.12	$ 5,702	−19.37	3.79
Bandon	Bandon Branch, Security Bank of Coos County	9,014	6.22	3.15	7,411	6.72	4.92
Coos Bay	Coos Bay Branch, Western Bank	21,241	−2.57	7.42	29,847	−14.50	19.84
Coos Bay	Empire Branch, Western Bank	8,958	10.79	3.13	2	−50.00	0.00
Coos Bay	South Second Street Branch, Western Bank	0	−100.00	0.00	0	−100.00	0.00
Coos Bay	Bunker Hill Branch, Security Bank of Coos County	5,824	−21.85	2.03	9,089	2.51	6.04
Coos Bay	Coos Bay Branch, FIOR	33,551	4.29	11.72	3,654	−6.47	2.42
Coos Bay	Security Bank of Coos County	2,214	−91.55	0.77	3,033	−77.25	2.01
Coos Bay	Coos Bay Branch, USNB	38,383	8.30	13.41	20,483	3.82	13.61
Coos Bay	Western Bank	1,022	−1.16	0.35	24,252	−19.58	16.12
Coquille	Coquille Branch, Security Bank of Coos County	10,134	−1.32	3.54	4,458	−1.97	2.96
Coquille	Coquille Branch, FIOR	19,244	4.35	6.72	1,292	16.39	0.85
Coquille	Coquille Valley Branch, USNB	13,340	7.57	4.66	4,253	55.67	2.82

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
COOS COUNTY—Continued							
Lakeside	Lakeside Branch, USNB	4,248	5.35	1.48	194	−32.87	0.12
Myrtle Point	Bank of Myrtle Point	10,725	−3.14	3.74	5,308	−12.53	3.52
Myrtle Point	Myrtle Point Branch, Security Bank of Coos County	26,666	NEW	9.32	11,284	NEW	7.50
North Bend	North Bend Branch, Western Bank	9,493	5.61	3.31	6,182	−14.43	4.10
North Bend	North Bend Branch, Security Bank of Coos County	5,875	−7.56	2.05	4,922	74.53	3.27
North Bend	North Bend Branch, FIOR	21,083	5.57	7.37	1,864	16.71	1.23
North Bend	Broadway-Newmark Branch, USNB	6,782	−13.62	2.37	1,437	−33.77	0.95
North Bend	North Bend Branch, USNB	14,996	1.97	5.24	5,749	−3.24	3.82
	Totals for Coos County	$ 286,034	1.95		$ 150,416	−5.65	
CROOK COUNTY							
Prineville	Prineville Branch, Western Bank	$ 6,508	11.22	8.64	$ 1,948	−9.09	6.60
Prineville	Prineville Branch, FIOR	38,843	6.06	51.57	13,963	35.64	47.35
Prineville	Prineville Branch, USNB	19,527	7.47	25.92	5,990	11.56	20.31
Prineville	The Prineville Bank	10,440	16.29	13.86	7,584	15.68	25.72
	Totals for Crook County	$ 75,318	8.18		$ 29,485	21.02	
CURRY COUNTY							
Brookings	Brookings Branch, Western Bank	$ 13,523	32.00	13.33	$ 5,762	−12.72	21.39
Brookings	Brookings Branch, FIOR	9,876	52.33	9.73	732	93.65	2.71
Brookings	Brookings Branch, USNB	31,849	4.26	31.40	6,238	4.78	23.16
Gold Beach	Gold Beach Branch, Western Bank	11,940	−4.70	11.77	6,728	32.49	24.98
Gold Beach	Gold Beach Branch, FIOR	16,629	5.82	16.39	1,538	−.38	5.71
Gold Beach	Gold Beach Branch, Coast Community Bank (Closed)	1,726	42.40	1.70	605	−2.73	2.24
Harbor	Coast Community Bank (Closed)	6,747	−29.05	6.65	5,326	−20.72	19.77
Port Orford	Port Orford Branch, FIOR	9,125	5.87	8.99	1	−50.00	0.00
	Totals for Curry County	$ 101,415	2.05		$ 26,930	0.11	
DESCHUTES COUNTY							
Bend	South Country Branch, Bank of the Cascades	$ 2,478	5.00	0.78	$ 1,481	−2.82	0.87
Bend	Bank of the Cascades	12,652	−4.81	4.00	10,087	11.81	5.96
Bend	Bend Branch, Western Bank	17,119	5.79	5.41	19,328	−15.48	11.43
Bend	Pilot Butte Branch, Western Bank	3,532	2.16	1.11	1	−50.00	0.00
Bend	South Bend Branch, Western Bank	4,676	−1.88	1.47	2	100.00	0.00
Bend	Bend Branch, The Oregon Bank	9,073	−40.85	2.87	2,450	−60.62	1.44
Bend	Bend Branch (Main), FIOR	42,579	8.20	13.47	23,814	−12.68	14.08
Bend	Bend River Branch, FIOR	3,133	17.91	0.99	1	−50.00	0.00
Bend	East Bend Branch, FIOR	23,471	9.40	7.42	4,733	8.25	2.79
Bend	Bend Branch, United Savings Bank, Mutual	9,989	−7.52	3.16	102	−99.20	0.06
Bend	Bend Branch, USNB	38,831	3.05	12.28	52,370	0.68	30.97
Bend	Deschutes Country Branch, USNB	12,835	−12.58	4.06	7,404	−6.77	4.37
Bend	Northgate Branch, USNB	2,797	24.31	0.88	215	−1.82	0.12
Bend	Third & Arthur Branch, USNB	5,183	2.89	1.63	1,368	−33.62	0.80
La Pine	La Pine Branch, The Prineville Bank	2,249	−3.47	0.71	1,687	19.39	0.99
LaPine	LaPine Branch, USNB	16,048	6.65	5.07	6,087	3.60	3.59
Redmond	Redmond Branch, Western Bank	11,187	0.38	3.53	4,185	−21.76	2.47
Redmond	Redmond Branch, FIOR	12,606	11.93	3.98	2,578	34.13	1.52
Redmond	Redmond Branch, United Savings Bank, Mutual	18,254	0.55	5.77	167	−93.49	0.09
Redmond	Redmond Branch, USNB	50,194	−1.47	15.88	25,959	4.74	15.35
Sisters	Sisters Branch, Western Bank	4,189	16.71	1.32	973	−1.51	0.57
Sisters	Sisters Branch, USNB	8,646	20.88	2.73	2,313	12.50	1.36
Sunriver	Sunriver Branch, Bank of the Cascades	4,352	19.00	1.37	1,791	40.14	1.05
	Totals for Deschutes County	$ 316,073	1.11		$ 169,096	−12.19	
DOUGLAS COUNTY							
Canyonville	Canyonville Branch, South Umpqua State Bank	$ 19,410	7.97	4.66	$ 6,056	−4.22	3.27
Drain	Drain Branch, Douglas National Bank	2,628	−54.85	0.63	147	−92.13	0.07
Drain	Drain Branch, USNB	19,587	−1.72	4.71	3,617	8.32	1.95
Glendale	Glendale Branch, South Umpqua State Bank	5,477	−2.63	1.31	0	0.00	0.00
Glide	Glide Branch, Douglas National Bank	7,147	−15.12	1.71	868	−50.76	0.46
Myrtle Creek	Myrtle Creek Branch, South Umpqua State Bank	11,474	16.99	2.76	4,076	−3.18	2.20
Myrtle Creek	Myrtle Creek Branch, USNB	15,935	6.60	3.83	3,104	−35.92	1.67

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
DOUGLAS COUNTY—Continued							
Oakland	Oakland Branch, FIOR	7,299	−5.45	1.75	2	−33.33	0.00
Reedsport	Reedsport Branch, The Oregon Bank	20,907	−17.10	5.02	5,203	11.65	2.81
Reedsport	Pacific Security Bank	24,854	7.25	5.97	8,932	16.48	4.83
Riddle	Riddle Branch, FIOR	8,295	25.77	1.99	606	−76.44	0.32
Roseburg	Douglas National Bank	27,785	−2.25	6.68	34,954	−10.22	18.91
Roseburg	Roseburg Branch, FIOR	67,253	3.38	16.17	24,672	2.91	13.34
Roseburg	Riverside Branch, Douglas National Bank	5,120	82.53	1.23	1,276	945.90	0.69
Roseburg	South Umpqua State Bank	24,939	23.94	5.99	29,664	−3.77	16.04
Roseburg	Garden Valley Branch, USNB	12,540	5.28	3.01	972	−6.17	0.52
Roseburg	Roseburg Branch, USNB	63,540	12.69	15.28	36,525	0.55	19.76
Roseburg	Timber Community Bank	41,469	2.80	9.97	18,494	−15.74	10.00
Sutherlin	Sutherlin Branch, FIOR	16,205	5.53	3.89	3,712	1.17	2.00
Sutherlin	Sutherlin Branch, Douglas National Bank	8,848	44.81	2.12	1,075	−20.54	0.58
Winston	Winston Branch, Douglas National Bank	4,960	−58.15	1.19	886	−41.51	0.47
	Totals for Douglas County	$ 415,672	2.99		$ 184,841	−6.15	
GILLIAM COUNTY							
Arlington	Bank of Eastern Oregon	$ 7,557	6.87	37.74	$ 5,590	−16.12	80.00
Condon	Condon Branch, FIOR	12,465	17.20	62.25	1,397	4.56	19.99
	Totals for Gilliam County	$ 20,022	13.08		$ 6,987	−12.67	
GRANT COUNTY							
John Day	John Day Branch, FIOR	$ 21,988	12.78	45.50	$ 3,188	22.05	40.49
John Day	Grant County Branch, USNB	20,310	7.36	41.94	4,684	17.71	59.50
Prairie City	Prairie City Branch, FIOR	6,125	−2.42	12.64	0	−100.00	0.00
	Totals for Grant County	$ 48,423	8.35		$ 7,872	15.71	
HARNEY COUNTY							
Burns	Burns Branch, FIOR	$ 9,325	−13.49	17.61	$ 2,393	−36.59	25.72
Burns	Harney County Branch, USNB	43,609	6.16	82.38	6,909	−1.32	74.27
	Totals for Harney County	$ 52,934	2.08		$ 9,302	−13.67	
HOOD RIVER COUNTY							
Hood River	Hood River County Bank	$ 10,543	−6.67	12.72	$ 8,007	−9.24	29.07
Hood River	Hood River Branch, FIOR	39,419	8.65	47.56	5,877	46.63	21.33
Hood River	Hood River Branch, USNB	22,785	−1.57	27.49	7,167	−8.65	26.02
Hood River	Hood River Heights Branch, USNB	10,131	1.64	12.22	6,490	7.78	23.56
	Totals for Hood River County	$ 82,878	−.57		$ 27,541	1.78	
JACKSON COUNTY							
Ashland	Ashland Branch, Valley of the Rogue Bank	$ 7,229	−22.60	1.36	$ 5,478	31.30	2.42
Ashland	Ashland Branch, Western Bank	4,818	5.79	0.90	1,957	2.83	0.86
Ashland	South Ashland Branch, Western Bank	2,708	7.71	0.51	2	100.00	0.00
Ashland	Ashland Branch, FIOR	34,495	1.99	6.51	3,553	−2.12	1.57
Ashland	Ashland Branch, USNB	20,697	7.18	3.90	5,151	31.87	2.27
Central Point	Central Point State Bank	8,776	0.81	1.65	6,410	−14.32	2.83
Central Point	Central Point Branch, FIOR	22,851	10.49	4.31	5,959	10.53	2.63
Central Point	Central Point Branch, USNB	15,281	6.48	2.88	6,248	24.68	2.76
Eagle Point	Eagle Point Branch, Western Bank	5,256	3.36	0.99	930	−29.27	0.41
Gold Hill	Gold Hill Branch, Western Bank	3,801	12.32	0.71	3	200.00	0.00
Jacksonville	Jacksonville Branch, Central Point State Bank	1,902	−19.30	0.35	0	0.00	0.00
Jacksonville	Jacksonville Branch, USNB	13,636	10.35	2.57	863	−9.06	0.38
Medford	Crater Branch, Western Bank	15,004	10.14	2.83	19,892	19.78	8.79
Medford	Downtown Medford Branch, Western Bank	11,063	−4.60	2.08	977	−86.35	0.43
Medford	Stewart Avenue Branch, Jefferson State Bank	2,230	−43.53	0.42	111	−23.97	0.04
Medford	Downtown Branch, The Oregon Bank	10,432	−55.13	1.96	1	−99.96	0.00
Medford	East Medford Branch, The Oregon Bank	14,851	−4.03	2.80	1	−99.85	0.00
Medford	Rogue Valley Branch, The Oregon Bank	17,733	9.78	3.34	10,458	−5.46	4.62
Medford	Medford Main Branch, FIOR	78,925	6.37	14.89	30,814	−3.82	13.62
Medford	So. Riverside Branch, FIOR	11,097	21.89	2.09	1,128	1.53	0.49

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
JACKSON COUNTY—Continued							
Medford	West Medford Branch, FIOR	10,035	6.72	1.89	205	4000.00	0.09
Medford	Jefferson State Bank	23,593	−.14	4.45	12,661	−1.33	5.59
Medford	Medford State Bank	10,048	15.65	1.89	8,107	15.27	3.58
Medford	Medford Main Branch, USNB	85,130	−11.79	16.06	66,670	10.45	29.48
Medford	North Medford Branch, USNB	16,139	7.97	3.04	8,252	4.93	3.64
Medford	Rogue Valley Manor Branch, USNB	2,135	NEW	0.40	0	NEW	0.00
Medford	South Medford Branch, USNB	12,672	2.83	2.39	6,779	7.24	2.99
Phoenix	Phoenix Branch, Valley of the Rogue Bank	3,814	−8.77	0.71	3,973	126.25	1.75
Phoenix	Phoenix Branch, FIOR	13,694	13.38	2.58	803	12.46	0.35
Rogue River	Rogue River Branch, Colonial Banking Company	4,977	−4.76	0.93	4,293	−11.41	1.89
Rogue River	Valley of the Rogue Bank	19,177	3.73	3.61	8,692	−1.36	3.84
Shady Cove	Shady Cove Branch, Western Bank	5,387	13.08	1.11	935	−7.97	0.41
Talent	Talent Branch, Valley of the Rogue Bank	2,472	18.27	0.46	3,087	46.30	1.36
White City	White City Branch, FIOR	17,307	9.19	3.26	1,720	4.36	0.76
	Totals for Jackson County	$ 529,865	−.92		$ 226,113	2.23	
JEFFERSON COUNTY							
Madras	Madras Branch, FIOR	$ 15,852	−1.96	25.20	$ 1,518	−9.85	8.18
Madras	Juniper Banking Company	11,087	0.39	17.62	8,776	4.52	47.29
Madras	Madras Branch, USNB	35,962	13.85	57.17	8,262	−22.78	44.52
	Totals for Jefferson County	$ 62,901	6.97		$ 18,556	−10.70	
JOSEPHINE COUNTY							
Cave Junction	Illinois Valley Branch, Western Bank	$ 9,619	7.72	3.76	$ 2,466	−7.32	3.42
Cave Junction	Home Valley Bank	7,334	21.82	2.87	2,763	38.42	3.83
Grants Pass	Fruitdale Branch, Valley of the Rogue Bank	11,789	16.48	4.61	7,846	22.90	10.89
Grants Pass	Family Bank of Commerce	14,329	−.18	5.61	8,399	6.53	11.66
Grants Pass	Beacon Hill Branch, The Oregon Bank	6,009	15.42	2.35	1	−99.25	0.00
Grants Pass	Grants Pass Main Branch, The Oregon Bank	63,723	−5.21	24.97	11,325	−49.31	15.72
Grants Pass	Redwood Branch, The Oregon Bank	4,780	10.23	1.87	0	0.00	0.00
Grants Pass	Grants Pass Branch, FIOR	55,597	14.61	21.78	7,482	77.80	10.39
Grants Pass	South Grants Pass Branch, FIOR	11,513	18.54	4.51	953	−15.73	1.32
Grants Pass	South Grants Pass Branch, Colonial Banking Company	3,303	36.77	1.29	591	−70.34	0.82
Grants Pass	Grants Pass Branch, USNB	52,709	6.62	20.65	22,512	−3.20	31.26
Grants Pass	South Grants Pass Branch, USNB	3,480	−1.63	1.36	848	−25.93	1.17
Merlin	Colonial Banking Company	11,004	−6.06	4.31	6,813	11.63	9.46
	Totals for Josephine County	$ 255,189	5.66		$ 71,999	−9.14	
KLAMATH COUNTY							
Klamath Falls	Klamath Falls Branch, Western Bank	$ 18,774	−.36	8.24	$ 11,229	−13.68	10.46
Klamath Falls	Shasta Plaza Branch, Western Bank	6,666	−5.75	2.92	2	−33.33	0.00
Klamath Falls	Klamath Falls Branch, FIOR	46,681	−6.27	20.49	20,137	−4.45	18.75
Klamath Falls	North Klamath Falls Branch, FIOR	2,340	−21.52	1.02	0	−100.00	0.00
Klamath Falls	So. Sixth Street Branch, FIOR	29,919	5.72	13.13	3,689	6.12	3.43
Klamath Falls	South Valley State Bank	15,174	17.09	6.66	12,035	50.06	11.21
Klamath Falls	Klamath Falls Branch, USNB	48,772	4.32	21.41	41,695	26.87	38.84
Klamath Falls	Shasta Way Branch, USNB	15,018	13.13	6.59	4,864	104.54	4.53
Klamath Falls	Town & Country Branch, USNB	23,927	7.04	10.50	7,348	21.03	6.84
Merrill	Merrill Branch, FIOR	20,529	6.24	9.01	6,343	−11.24	5.90
	Totals for Klamath County	$ 227,800	2.77		$ 107,342	13.84	
LAKE COUNTY							
Christmas Valley	Christmas Valley Branch, The Prineville Bank	$ 1,912	30.15	3.67	$ 538	100.00	4.27
Lakeview	Lakeview Branch, FIOR	31,969	3.46	61.40	6,607	−26.04	52.55
Lakeview	Lakeview Branch, USNB	18,182	7.90	34.92	5,426	27.73	43.16
	Totals for Lake County	$ 52,063	5.78		$ 12,571	−6.54	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
LANE COUNTY							
Coburg	Coburg Branch, Citizens Valley Bank	$ 3,164	−1.31	0.32	$ 770	22.80	0.16
Cottage Grove	Cottage Grove Office, Siuslaw Valley Bank	5,247	22.66	0.55	8,893	0.15	1.88
Cottage Grove	Cottage Grove Branch, FIOR	28,730	9.21	2.96	2,681	−10.78	0.56
Cottage Grove	Cottage Grove Branch, USNB	15,804	4.80	1.63	5,362	−5.79	1.13
Cottage Grove	The Cottage Grove Bank	9,275	20.34	0.95	4,930	2.98	1.04
Creswell	Community Bank of Creswell	13,277	3.52	1.37	6,832	18.22	1.45
Eugene	18th & Chambers Branch, Pacific Western Bank	8,945	16.47	0.92	1	100.00	0.00
Eugene	Coburg Road Branch, Pacific Western Bank	6,780	2.68	0.70	0	−100.00	0.00
Eugene	Emerald Branch, Pacific Western Bank	11,150	−3.45	1.15	2	100.00	0.00
Eugene	Eugene Main Office, Pacific Western Bank	21,199	−15.26	2.18	1	−50.00	0.00
Eugene	River Road Branch, Pacific Western Bank	6,808	−2.77	0.70	1	0.00	0.00
Eugene	Valley River Branch, Centennial Bank	7,361	15.84	0.76	5,065	22.01	1.07
Eugene	West 11th Branch, Centennial Bank	20,953	−.92	2.16	13,713	−17.04	2.91
Eugene	10th & Lincoln Branch, The Oregon Bank	26,854	0.59	2.77	10,071	−72.57	2.13
Eugene	29th & Willamette Branch, The Oregon Bank	6,918	16.77	0.71	11	−99.13	0.00
Eugene	Eugene Downtown Branch, Citizens Valley Bank	7,404	15.92	0.76	5,756	−12.04	1.22
Eugene	18th & Oak Branch, FIOR	24,594	15.00	2.54	4,049	10.47	0.85
Eugene	29th & Portland Branch, FIOR	7,389	13.65	0.76	1	0.00	0.00
Eugene	Beltline & Barger Branch, FIOR	6,196	20.17	0.63	224	22300.00	0.04
Eugene	Cal Young Branch, FIOR	15,617	11.91	1.61	1,404	43.85	0.29
Eugene	Coburg Road Branch, FIOR	20,021	8.29	2.06	2,510	1.12	0.53
Eugene	Eugene Main Branch, FIOR	105,301	2.89	10.87	103,310	1.67	21.93
Eugene	River Road Branch, FIOR	22,094	14.80	2.28	1,860	39.43	0.39
Eugene	University Branch, FIOR	14,414	19.98	1.48	3,609	11.32	0.76
Eugene	Valley River Center, FIOR	9,253	−3.08	0.95	1,318	−9.78	0.27
Eugene	West Eugene Branch, FIOR	34,250	−3.83	3.53	6,360	8.51	1.35
Eugene	Pacific Continental Bank	16,907	25.48	1.74	10,525	21.56	2.23
Eugene	Eugene Branch, Oregon First Bank	15,778	11.31	1.62	6,426	−70.86	1.36
Eugene	17th & Oak Branch, USNB	17,813	−8.92	1.83	8,944	−19.71	1.89
Eugene	29th & Willamette Branch, USNB	18,204	12.62	1.88	2,541	−1.62	0.53
Eugene	7th & Chambers Branch, USNB	15,440	12.60	1.59	6,152	4.64	1.30
Eugene	Bethel-Danebo Branch, USNB	7,781	17.76	0.80	1,886	10.03	0.40
Eugene	Eugene Main Branch, USNB	66,721	14.73	6.89	122,452	7.73	25.99
Eugene	Oakway-Coburg Branch, USNB	23,164	0.58	2.39	5,832	20.42	1.23
Eugene	Oregon Campus Branch, USNB	10,990	12.78	1.13	2,934	−5.47	0.62
Eugene	River Road Branch, USNB	16,664	8.55	1.72	2,076	−25.48	0.44
Eugene	Santa Clara Branch, USNB	8,940	18.06	0.92	3,497	8.46	0.74
Florence	Florence Branch, Western Bank	11,466	4.10	1.18	2,662	−16.23	0.56
Florence	Oregon Pacific Banking Co.	12,089	19.25	1.24	8,413	9.30	1.78
Florence	Siuslaw Valley Bank	25,218	4.03	2.60	4,923	−6.38	1.04
Junction City	Junction City Branch, FIOR	8,538	−.64	0.88	4,271	20.27	0.90
Junction City	Junction City Branch, USNB	21,816	8.77	2.25	7,695	24.43	1.63
Junction City	Tri-County Banking Co.	7,681	5.76	0.79	6,287	−3.38	1.33
Mapleton	Mapleton Office, Siuslaw Valley Bank	5,382	10.46	0.55	254	−45.25	0.05
Oakridge	Oakridge Branch, FIOR	14,687	6.38	1.51	2,816	−24.21	0.59
Pleasant Hill	Pleasant Hill Office, Siuslaw Valley Bank	6,933	7.33	0.71	1,044	8.75	0.22
Springfield	30th & Hilyard Branch, Pacific Western Bank	5,030	1.16	0.51	1	100.00	0.00
Springfield	Springfield Branch, Pacific Western Bank	14,445	−.50	1.49	1	0.00	0.00
Springfield	Centennial Bank	23,469	−3.80	2.42	22,754	16.43	4.83
Springfield	Springfield Branch, Citizens Valley Bank	10,304	−14.18	1.06	7,620	1.15	1.61
Springfield	Thurston Branch, Citizens Valley Bank	4,570	NEW	0.47	2,557	NEW	0.54
Springfield	Mohawk-Centennial Branch, FIOR	19,881	6.20	2.05	1,829	−2.97	0.38
Springfield	Springfield Main Branch, FIOR	28,961	12.06	2.99	5,012	83.65	1.06
Springfield	Mohawk-Northgate Branch, USNB	13,839	2.58	1.42	7,123	1.00	1.51
Springfield	Springfield Branch, USNB	29,835	19.94	3.08	23,259	10.09	4.93
Veneta	West Lane Branch, Pacific Western Bank	16,568	11.62	1.71	464	−4.53	0.09
Veneta	Applegate Branch, Tri-County Banking Co.	3,038	−9.55	0.31	90	−8.16	0.01
Walterville	McKenzie River Branch, Centennial Bank	6,879	5.92	0.71	3	200.00	0.00
	Totals for Lane County	$ 968,129	1.81		$ 471,077	−10.81	
LINCOLN COUNTY							
Depoe Bay	Depoe Bay Branch, Pacific State Bank	$ 1,126	153.03	0.49	$ 357	475.80	0.31
Depoe Bay	Depoe Bay Branch, The Oregon Bank	4,400	3.74	1.95	0	−100.00	0.00
Lincoln City	Lincoln City Branch, The Bank of Newport (Closed)	1,582	−9.75	0.70	844	101.91	0.73
Lincoln City	Lincoln City Branch, The Oregon Bank	16,888	−14.51	7.49	14,749	−10.15	12.90
Lincoln City	Oceanlake Branch, The Oregon Bank	17,929	24.33	7.95	1,799	−40.86	1.57
Lincoln City	Lincoln City Branch, FIOR	21,543	11.68	9.56	2,294	12.67	2.00

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
LINCOLN COUNTY—Continued							
Lincoln City	Pacific State Bank	11,152	19.29	4.95	7,341	61.26	6.42
Newport	Newport Branch, Pacific State Bank	5,937	NEW	2.63	882	NEW	0.77
Newport	Newport North Branch, The Bank of Newport	4,317	12.45	1.91	1,222	−11.57	1.06
Newport	National Security Bank	25,033	−5.70	11.11	17,863	5.54	15.62
Newport	The Bank of Newport	34,090	−10.10	15.13	33,855	0.63	29.62
Newport	Yaquina Bay Bank	14,490	−2.89	6.43	8,776	−11.58	7.67
Siletz	Siletz Branch, National Security Bank	3,334	16.77	1.48	1,420	−3.40	1.24
Toledo	Toledo Branch, National Security Bank	20,124	4.59	8.93	9,672	5.30	8.46
Toledo	Toledo Branch, USNB	12,464	14.45	5.53	6,022	−2.11	5.26
Waldport	South Lincoln Branch, The Bank of Newport	13,734	0.08	6.09	4,554	−.08	3.98
Waldport	Waldport Branch, FIOR	13,265	10.83	5.88	2,644	13.28	2.31
Yachats	Yachats Branch, The Oregon Bank	3,836	−10.91	1.70	3	−99.00	0.00
	Totals for Lincoln County	$ 225,244	0.79		$ 114,297	−.49	
LINN COUNTY							
Albany	Citizens Valley Bank	$ 34,794	5.08	9.90	$ 36,181	−3.97	29.87
Albany	Greater Pacific Bank (Closed)	12,261	−14.13	3.49	7,941	−18.26	6.55
Albany	East Albany Branch, Citizens Valley Bank	5,792	−9.50	1.64	656	−44.78	0.54
Albany	South Albany Branch, Citizens Valley Bank	6,851	13.37	1.95	3,621	21.26	2.98
Albany	Albany Main Branch, FIOR	30,587	1.81	8.70	10,476	19.97	8.64
Albany	Waverly Branch, FIOR	14,240	9.31	4.05	1,930	−6.62	1.59
Albany	Albany Community Branch, USNB	38,380	−3.43	10.92	20,902	33.91	17.25
Albany	Santiam-Albany Branch, USNB	12,548	4.83	3.57	2,074	−7.45	1.71
Brownsville	Brownsville Branch, Citizens Valley Bank	6,200	3.35	1.76	686	11.[illegible]	0.56
Halsey	Halsey Branch, Citizens Valley Bank	4,743	−3.18	1.35	3,272	10.[illegible]	2.70
Harrisburg	Harrisburg Branch, Pacific Western Bank	21,643	2.23	6.16	5,690	−16.51	4.69
Harrisburg	Harrisburg Branch, Bank of Oregon	3,605	−13.06	1.02	0	−100.00	0.00
Harrisburg	Harrisburg Branch, Citizens Valley Bank	2,335	511.25	0.66	259	418.00	0.21
Lebanon	Lebanon Branch, Citizens Valley Bank	27,837	12.52	7.92	3,572	−.50	2.94
Lebanon	Lebanon Branch, FIOR	44,880	4.48	12.77	6,204	−27.26	5.12
Lebanon	Lebanon Branch, Greater Pacific Bank	2,755	−5.22	0.78	499	180.33	0.41
Lebanon	Lebanon-Southgate Branch, USNB	15,756	3.58	4.48	3,502	−22.19	2.89
Lyons	Santiam Valley Office, Western Security Bank	4,885	5.43	1.39	1,254	−2.48	1.03
Scio	Scio Branch, FIOR	11,090	4.60	3.15	1,863	8.69	1.53
Shedd	Shedd Branch, Citizens Valley Bank	3,276	−10.36	0.93	3,086	12.34	2.54
Sweet Home	Sweet Home Branch, Citizens Valley Bank	14,481	6.15	4.12	2,757	5.99	2.27
Sweet Home	Sweet Home Branch, FIOR	26,235	−1.32	7.46	2,623	21.83	2.16
Sweet Home	Sweet Home Branch, USNB	6,080	13.87	1.73	2,077	47.30	1.71
	Totals for Linn County	$ 351,254	0.37		$ 121,125	−.04	
MALHEUR COUNTY							
Nyssa	Nyssa Branch, FIOR	$ 20,986	8.35	13.42	$ 4,594	−26.29	9.19
Byssa	Nyssa Branch, USNB	14,003	14.45	8.95	6,450	−14.31	12.90
Ontario	Treasure Valley Branch, Western Bank	7,570	8.59	4.84	4,852	−35.93	9.70
Ontario	Ontario Branch, FIOR	35,373	17.60	22.63	3,558	−43.04	7.11
Ontario	Ontario Branch, USNB	41,917	9.65	26.81	14,735	18.13	29.48
Ontario	West Park Plaza Branch, USNB	9,048	10.01	5.78	4,380	−18.72	8.76
Vale	Vale Branch, USNB	27,408	5.92	17.53	11,406	4.20	22.82
	Totals for Malheur County	$ 156,305	10.87		$ 49,975	−11.37	
MARION COUNTY							
Aumsville	Santiam Valley Bank	$ 7,613	13.00	0.63	$ 5,975	14.02	0.91
Brooks	Brooks Branch, Bank of Oregon	4,590	−16.36	0.38	0	0.00	0.00
Hubbard	Hubbard Branch, Bank of Oregon	8,823	−12.26	0.73	0	0.00	0.00
Jefferson	Jefferson Branch, Citizens Valley Bank	5,866	12.09	0.48	3,255	31.14	0.49
Mill City	Mill City Office, Santiam Valley Bank	1,834	6.25	0.15	175	19.04	0.02
Mill City	Mill City Branch, USNB	20,397	8.02	1.69	5,245	43.69	0.80
Mt. Angel	Mt. Angel Branch, FIOR	12,499	13.24	1.03	3,062	−10.96	0.46
Mt. Angel	Mt. Angel Branch, USNB	25,249	7.30	2.09	5,022	99.60	0.76
Salem	Lancaster & Market Office, Pacific Western Bank	1,889	3.22	0.15	1	−99.98	0.00
Salem	Salem Main Office, Pacific Western Bank	2,516	−26.98	0.20	0	−100.00	0.00
Salem	North Salem Branch, Bank of Oregon	4,598	−17.30	0.38	0	−100.00	0.00
Salem	Battle Creek Office, Western Security Bank	3,147	46.10	0.26	3	−81.25	0.00
Salem	Broadway Branch, Western Security Bank	11,642	0.16	0.96	6,521	6.63	0.99
Salem	Candalaria Branch, Western Security Bank	25,484	1.69	2.11	8,796	−8.78	1.34

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
MARION COUNTY—Continued							
Salem	Lancaster Office, Western Security Bank	10,851	6.11	0.90	12,309	10.52	1.88
Salem	25th & Mission Street Branch, The Oregon Bank	2,993	−.79	0.24	1	−99.37	0.00
Salem	Center Street Branch, The Oregon Bank	6,975	−11.32	0.57	1	0.00	0.00
Salem	Salem Main Branch, The Oregon Bank	17,521	−42.56	1.45	5,806	−62.22	0.90
Salem	East Motor Branch, The Commercial Bank	11,732	10.05	0.97	1,156	−.60	0.17
Salem	Keizer Branch, The Commercial Bank	8,119	7.02	0.67	1,288	−7.20	0.19
Salem	Silverlan Plaza Branch, The Commercial Branch	4,412	11.02	0.36	1,157	58.49	0.17
Salem	South Salem Branch, The Commercial Bank	11,624	7.93	0.96	414	−63.16	0.06
Salem	Medical Center Branch, Pioneer Trust Company	5,730	18.75	0.47	3,035	12.32	0.46
Salem	Candalaria Branch, FIOR	16,427	9.44	1.36	4,179	51.74	0.63
Salem	Capitol Center Branch, FIOR	12,857	10.14	1.06	2,405	18.29	0.36
Salem	East Salem Branch, FIOR	19,681	10.53	1.63	2,938	71.31	0.44
Salem	Keizer Branch, FIOR	21,014	9.62	1.74	2,382	27.85	0.36
Salem	Lancaster-Silverton Branch, FIOR	13,672	9.31	1.13	1,759	27.74	0.26
Salem	Liberty & Skyline Road Branch, FIOR	5,653	29.35	0.46	1,156	1184.44	0.17
Salem	Salem Main Branch, FIOR	70,337	10.51	5.84	34,355	8.42	5.25
Salem	Keizer Branch, United Savings Bank, Mutual	16,727	0.96	1.39	67	−95.35	0.01
Salem	Lancaster Mall Branch, United Savings Bank, Mutual	16,404	−2.04	1.36	61	100.00	0.00
Salem	South Salem Branch, United Savings Bank, Mutual	14,406	2.86	1.19	31	−96.13	0.00
Salem	Pioneer Trust Company	42,065	18.09	3.49	14,370	26.16	2.19
Salem	Salem Branch, Oregon First Bank	15,137	−7.89	1.25	12,577	42.72	1.92
Salem	Center & Lancaster Branch, USNB	33,466	11.78	2.78	8,795	33.17	1.34
Salem	Keizer Branch, USNB	20,415	6.81	1.69	3,015	24.84	0.46
Salem	Ladd & Bush Branch, USNB	132,703	13.16	11.02	78,309	14.05	11.97
Salem	North Salem Branch, USNB	28,512	12.22	2.36	8,612	19.31	1.31
Salem	Silverton-Lancaster Branch, USNB	8,651	15.54	0.71	2,396	20.04	0.36
Salem	Sunnyslope Branch, USNB	15,965	9.97	1.32	5,029	10.35	0.76
Salem	University Branch, USNB	25,372	5.10	2.10	3,814	3.16	0.58
Salem	The Commercial Bank	52,804	2.93	4.38	65,665	0.36	10.04
Salem	United Savings Bank, Mutual	79,778	−6.52	6.63	156,413	13.14	23.92
Salem	Western Security Bank	19,080	23.97	1.58	36,535	14.50	5.58
Silverton	Silverton Branch, Bank of Oregon	6,260	−2.29	0.52	0	−100.00	0.00
Silverton	Silverton Branch, The Commercial Bank	22,605	7.09	1.87	3,674	−2.39	0.56
Silverton	Silverton Branch, FIOR	24,679	5.16	2.05	6,122	11.26	0.93
St. Paul	St. Paul Branch, Bank of Oregon	3,281	0.70	0.27	0	0.00	0.00
St. Paul	St. Paul Branch, USNB	11,504	−3.12	0.95	2,709	5.86	0.41
Stayton	Stayton Branch, Bank of Oregon	3,858	−6.31	0.32	0	0.00	0.00
Stayton	Stayton Branch, FIOR	30,240	−11.12	2.51	8,657	47.62	1.32
Stayton	Stayton Branch, USNB	21,327	2.88	1.77	9,368	9.77	1.43
Turner	Cascade Office, Western Security Bank	6,286	−3.72	0.52	4,916	18.37	0.75
Woodburn	Cascade Branch, Bank of Oregon	16,968	4.75	1.41	0	0.00	0.00
Woodburn	Bank of Oregon	27,784	−16.05	2.30	89,394	−.95	13.67
Woodburn	Woodburn Branch, FIOR	29,007	9.73	2.41	4,090	−14.57	0.62
Woodburn	Woodburn Branch, United Savings Bank, Mutual	34,261	1.73	2.84	88	−98.04	0.01
Woodburn	Woodburn Branch, USNB	52,678	11.94	4.37	8,380	−2.50	1.28
Woodburn	Woodburn State Bank	15,224	10.64	1.26	8,319	−3.61	1.27
	Totals for Marion County	$ 1,203,192	3.99		$ 653,892	6.31	
MORROW COUNTY							
Boardman	Boardman Branch, Inland Empire Bank	$ 6,684	110.12	14.46	$ 3,348	5.91	18.11
Heppner	Heppner Branch, Bank of Eastern Oregon	17,289	10.12	37.41	9,797	5.87	53.00
Heppner	Heppner Branch, FIOR	17,150	13.06	37.11	2,525	−.74	13.66
Ione	Ione Branch, Bank of Eastern Oregon	5,089	5.14	11.01	2,812	18.95	15.21
	Totals for Morrow County	$ 46,212	10.27		$ 18,482	2.05	
MULTNOMAH COUNTY							
Gresham	Gresham Mall Office, Pacific Western Bank	$ 4,935	7.39	0.07	$ 3	−25.00	0.00
Gresham	Gresham Office, Pacific Western Bank	23,626	10.11	0.34	10,064	12.04	0.13
Gresham	Gresham Branch, The Oregon Bank	7,767	10.24	0.11	1	−99.89	0.00
Gresham	242nd & Burnside Branch, FIOR	0	−100.00	0.00	0	−100.00	0.00
Gresham	Gresham Branch, FIOR	50,829	32.73	0.73	12,386	−2.19	0.16
Gresham	Mount Hood Security Bank	14,625	26.49	0.21	11,821	14.76	0.16
Gresham	242nd & Stark Branch, Mount Hood Security Bank	2,545	58.96	0.03	391	212.80	0.00
Gresham	Gresham Branch, Oregon First Bank	7,559	−1.85	0.10	3,472	−40.25	0.04
Gresham	East Gresham Branch, USNB	13,612	14.51	0.19	3,780	11.27	0.05

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
MULTNOMAH COUNTY—Continued							
Gresham	Gresham Branch, USNB	34,955	16.72	0.50	32,451	12.53	0.44
Milwaukie	Milwaukie Branch, USNB	8,807	NEW	0.12	9,493	NEW	0.12
Portland	200 Market Office, Pacific Western Bank	12,521	10.62	0.18	18	157.14	0.00
Portland	Barbur Boulevard Office, Pacific Western Bank	18,039	9.14	0.26	1	−75.00	0.00
Portland	East Morrison Office, Pacific Western Bank	25,403	22.25	0.36	18	100.00	0.00
Portland	Gateway Office, Pacific Western Bank	9,188	−3.27	0.13	8	700.00	0.00
Portland	Hillsdale Office, Pacific Western Bank	12,526	5.48	0.18	3	50.00	0.00
Portland	Lloyd Center Tower Office, Pacific Western Bank	3,387	40.48	0.04	1	100.00	0.00
Portland	Multnomah Office, Pacific Western Bank	16,131	7.71	0.23	2	0.00	0.00
Portland	North Lombard Office, Pacific Western Bank (Closed)	1,623	−36.82	0.02	1	100.00	0.00
Portland	Parkside Center Office, Pacific Western Bank	4,827	−28.44	0.06	1	0.00	0.00
Portland	Southwest Sixth and Alder Branch, Pacific Western Bank	11,545	−49.28	0.16	6	−80.00	0.00
Portland	American State Bank	11,696	2.31	0.16	6,454	16.01	0.08
Portland	Portland Office, Bank of Oregon	2,284	−27.97	0.03	0	−100.00	0.00
Portland	Lloyd Center Branch, Canadian Imperial Bank of Commerce	2,519	−31.66	0.03	649	−94.89	0.00
Portland	Canadian Imperial Bank of Commerce	619,419	−49.95	8.94	99,369	−15.15	1.35
Portland	First Interstate Bank of Oregon, N.A.	313,068	−13.97	4.51	1,985,711	9.37	27.09
Portland	122nd & Stark Branch, The Oregon Bank	24,598	−1.73	0.35	5	−99.82	0.00
Portland	20th & Sandy Branch, The Oregon Bank	13,067	7.46	0.18	11	−98.72	0.00
Portland	Lloyd Center Branch, The Oregon Bank	17,074	8.11	0.24	7,006	−38.10	0.09
Portland	N.W. 21st & Davis Branch, The Oregon Bank	11,813	−.05	0.17	2	−99.74	0.00
Portland	Ninth & Washington Branch, The Oregon Bank	15,703	0.40	0.22	10	−99.40	0.00
Portland	Parkrose Branch, The Oregon Bank	29,128	−4.36	0.42	11,018	20.33	0.15
Portland	Providence Branch, The Oregon Bank	4,701	10.87	0.06	4	100.00	0.00
Portland	St. Johns Branch, The Oregon Bank	11,563	1.46	0.16	2,939	−35.73	0.04
Portland	Willamette Center Branch, The Oregon Bank	11,237	−5.87	0.16	8	−99.77	0.00
Portland	122nd & Halsey Branch, FIOR	20,426	18.75	0.29	6,279	170.18	0.08
Portland	26th & East Burnside Branch, FIOR	14,349	3.76	0.20	2,682	36.41	0.03
Portland	39th & Powell Branch, FIOR	22,631	24.25	0.32	1,580	46.02	0.02
Portland	42nd & Going Branch, FIOR	29,245	3.25	0.42	3,361	15.57	0.04
Portland	46th & Woodstock Branch, FIOR	17,728	8.13	0.25	1,339	18.07	0.01
Portland	Broadway & Grand Branch, FIOR	31,909	113.65	0.46	3,350	1.08	0.04
Portland	Calaroga Terrace Branch, FIOR	4,015	11.06	0.05	0	0.00	0.00
Portland	East Portland Branch, FIOR	65,207	3.52	0.94	144,337	57.66	1.97
Portland	Fifth & College Branch, FIOR	23,416	21.08	0.33	3,862	−9.02	0.05
Portland	Fifth & Salmon Branch, FIOR	38,306	60.32	0.55	67,730	17.70	0.92
Portland	Foster-Powell Branch, FIOR	21,009	4.10	0.30	1,469	−4.79	0.02
Portland	Gateway Branch, FIOR	30,099	5.49	0.43	6,870	1.73	0.09
Portland	Hayden Island Branch, FIOR	6,359	34.61	0.09	1,315	118.07	0.01
Portland	Holladay Park Plaza Branch, FIOR	2,248	184.55	0.03	0	0.00	0.00
Portland	Hollywood-Rose City Branch, FIOR	47,685	8.58	0.68	7,960	7.55	0.10
Portland	Johns Landing Branch, FIOR	13,421	4.16	0.19	6,423	20.39	0.08
Portland	Lloyd Center Branch, FIOR	37,737	5.13	0.54	6,263	50.11	0.08
Portland	Lloyd Tower Branch, FIOR	3,021	75.23	0.04	0	0.00	0.00
Portland	Medical Center Branch, FIOR	6,964	12.32	0.10	772	32.87	0.01
Portland	Montavilla Branch, FIOR	32,345	6.95	0.46	3,725	1.91	0.05
Portland	Moreland-Sellwood Branch, FIOR	43,768	7.82	0.63	2,794	13.90	0.03
Portland	N. Denver & Interstate Branch, FIOR	28,591	−1.68	0.41	3,716	−5.94	0.05
Portland	N.W. 19th & Raleigh Branch, FIOR	47,882	24.61	0.69	6,017	28.07	0.08
Portland	N.W. 22nd & Lovejoy Branch, FIOR	10,482	11.46	0.15	1,709	18.02	0.02
Portland	N.W. 29th & Yeon Branch, FIOR	27,268	59.21	0.39	110,816	34.45	1.51
Portland	One Main Place Branch, FIOR	27,795	43.45	0.40	58,028	41.72	0.79
Portland	Parkrose Branch, FIOR	12,610	23.62	0.18	5	400.00	0.00
Portland	Peninsula Center, FIOR	21,105	6.92	0.30	3,187	17.94	0.04
Portland	Portland Main Branch, FIOR	115,856	−1.71	1.67	95,535	19.98	1.30
Portland	S.E. 103rd & Washington Branch, FIOR	15,202	6.07	0.21	4,913	4.62	0.06
Portland	S.E. 121st & Division Branch, FIOR	25,490	0.65	0.36	3,801	29.46	0.05
Portland	S.E. 181st & Stark Branch, FIOR	24,132	−1.61	0.34	3,460	1.28	0.04
Portland	S.E. 38th & Hawthorne Branch, FIOR	34,550	2.23	0.49	4,811	54.29	0.06
Portland	S.E. 82nd & Foster Branch, FIOR	47,927	9.61	0.69	2,922	39.14	0.03
Portland	S.W. 10th & Yamhill Branch, FIOR	2,461	17.02	0.03	0	0.00	0.00
Portland	S.W. 13th & Barbur Blvd. Branch, FIOR	19,197	9.08	0.27	2,620	41.92	0.03
Portland	S.W. 14th & Morrison Branch, FIOR	23,028	3.06	0.33	2,204	−5.24	0.03
Portland	S.W. First & Harrison Branch, FIOR	7,217	−9.74	0.10	17	1600.00	0.00
Portland	Sixth & Morrison Branch, FIOR	48,823	1.92	0.70	33,061	18.75	0.45
Portland	Swan Island Branch, FIOR	8,076	31.16	0.11	1	−90.00	0.00

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
MULTNOMAH COUNTY—Continued							
Portland	Terwilliger Plaza Branch, FIOR	7,877	3.08	0.11	0	0.00	0.00
Portland	Walnut Park Branch, FIOR	16,091	1.56	0.23	3,717	50.72	0.05
Portland	2nd & Yamhill Branch, American State Bank	1,271	−7.09	0.01	149	−2.61	0.00
Portland	Oregon First Bank	85,460	−4.10	1.23	202,679	93.15	2.76
Portland	Pacific Western Bank	27,861	−54.22	0.40	180	−99.95	0.00
Portland	Columbia Plaza Office, Oregon First Bank	7,493	3.62	0.10	805	−58.24	0.01
Portland	Ione Plaza Branch, Oregon First Bank	3,820	−.15	0.05	27	−91.56	0.00
Portland	Lloyd Branch, Oregon First Bank	27,547	−8.33	0.39	1,558	−82.72	0.02
Portland	N.E. 122nd & Halsey Branch, Oregon First Bank	9,783	−9.62	0.14	692	−44.72	0.00
Portland	102nd & Washington Branch, USNB	19,483	13.74	0.28	10,309	50.65	0.14
Portland	160th & Division Branch, USNB	23,752	6.70	0.34	5,248	5.42	0.07
Portland	181st & Glisan Branch, USNB	24,099	12.37	0.34	8,906	−4.56	0.12
Portland	200 Market Street Branch, USNB	7,761	27.39	0.11	941	−55.31	0.01
Portland	23rd & Lovejoy Branch, USNB	8,463	4.79	0.12	1,816	−5.76	0.02
Portland	36th and Powell Branch,USNB	6,341	9.32	0.09	143	−71.73	0.00
Portland	39th & Salmon Branch, USNB	23,996	7.62	0.34	3,824	−19.86	0.05
Portland	42nd & Alberta Branch, USNB	8,898	14.37	0.12	564	−3.58	0.00
Portland	4th & Harrison Branch, USNB	18,586	3.80	0.26	5,507	12.34	0.07
Portland	55th & East Burnside Branch, USNB	2,837	75.88	0.04	1	100.00	0.00
Portland	67th & Glisan Branch, USNB	32,353	7.54	0.46	3,810	−25.51	0.05
Portland	Argay Square Branch, USNB	10,336	1.53	0.14	1,038	−22.99	0.01
Portland	Burlingame Branch, USNB	27,092	2.82	0.39	5,182	−33.22	0.07
Portland	Burnside Trolley Branch, USNB	2,925	22.48	0.04	13	−50.00	0.00
Portland	Bybee-Milwaukie Branch, USNB	25,601	6.97	0.36	3,289	−25.33	0.04
Portland	Cedar Hills Branch, USNB	5,546	324.98	0.08	10	100.00	0.00
Portland	Century Tower Branch, USNB	12,246	4.06	0.17	1,450	−9.82	0.01
Portland	Citizens Branch, USNB	73,248	1.91	1.05	79,415	69.53	1.08
Portland	Crown Plaza Branch, USNB	6,832	23.21	0.09	2,175	−19.44	0.02
Portland	Eastport Plaza Branch, USNB	41,069	8.87	0.59	15,503	36.01	0.21
Portland	Emanuel Hospital Branch, USNB	5,840	−46.74	0.08	829	296.65	0.01
Portland	Halsey-Gateway Branch, USNB	20,965	15.09	0.30	2,806	−32.61	0.03
Portland	Hollywood Branch, USNB	48,293	−1.01	0.69	14,400	−15.09	0.19
Portland	Industrial Center Branch, USNB	14,024	0.92	0.20	15,926	30.42	0.21
Portland	Interstate & Going Branch, USNB	19,117	1.50	0.27	2,607	−34.43	0.03
Portland	Jantzen Beach Branch, USNB	19,969	8.40	0.28	4,823	26.05	0.06
Portland	Jantzen Beach Mall Branch, USNB	0	0.00	0.00	0	0.00	0.00
Portland	Johns Landing Branch, USNB	8,483	85.62	0.12	4,000	335.72	0.05
Portland	Lloyd Center Branch, USNB	57,557	24.35	0.83	18,871	−7.57	0.25
Portland	Lloyd Tower Branch, USNB	4,225	35.72	0.06	41	−48.10	0.00
Portland	Lombard-Emerald Branch, USNB	33,716	11.21	0.48	4,066	−18.45	0.05
Portland	Menlo Park Branch, USNB	37,644	14.14	0.54	22,766	18.94	0.31
Portland	Metropolitan Branch, USNB	40,177	21.85	0.57	20,397	56.40	0.27
Portland	Milwaukie-Powell Branch, USNB	26,489	−2.99	0.38	2,693	−33.68	0.03
Portland	One Pacific Square Branch, USNB	8,231	−7.87	0.11	1,297	−10.11	0.01
Portland	Peninsula Branch, USNB	46,339	9.48	0.66	9,173	34.06	0.12
Portland	Portland Adventist Medical Center Branch, USNB	1,154	NEW	0.01	0	NEW	0.00
Portland	Portland Airport Branch, USNB	3,077	−8.55	0.04	383	−13.73	0.00
Portland	S.E. 72nd & Foster Road Branch, USNB	9,692	14.38	0.13	1,668	−13.88	0.02
Portland	S.W. 12th & Morrison Branch, USNB	9,998	7.81	0.14	1,159	−43.87	0.01
Portland	S.W. 2nd & Columbia Branch, USNB	8,877	6.33	0.12	1,673	31.31	0.02
Portland	S.W. 5th & Clay Branch, USNB	7,200	40.73	0.10	404	160.64	0.00
Portland	S.W. Third & Salmon Branch, USNB	8,802	−32.18	0.12	3,489	66.85	0.04
Portland	Sandy Boulevard Branch, USNB	41,862	9.86	0.60	13,857	8.30	0.18
Portland	Stadium Branch, USNB	92,433	28.34	1.33	19,323	41.35	0.26
Portland	The Tower Branch, USNB	59,877	NEW	0.86	1	NEW	0.00
Portland	Union Avenue Branch, USNB	39,810	8.19	0.57	21,535	7.15	0.29
Portland	Westmoreland Union Manor Branch, USNB	1,820	45.36	0.02	0	0.00	0.00
Portland	Woodstock Boulevard Branch, USNB	40,072	6.54	0.57	3,886	−25.96	0.05
Portland	The Oregon Bank	207,688	93.33	2.99	449,813	38.07	6.14
Portland	The Bank of Tokyo, Ltd.	1,153,808	−30.50	16.65	126,985	1.25	1.73
Portland	The Bank of Nova Scotia	746,314	101.24	10.77	61,694	−11.05	0.84
Portland	The Royal Bank of Canada	217,161	−51.30	3.13	727,652	−44.40	9.93
Portland	The Hongkong and Shanghai Banking Corporation	897	−88.98	0.01	8,106	116.73	0.11
Portland	The Bank of California, N.A.	256,659	6.63	3.70	102,094	4.58	1.39
Portland	United States National Bank of Oregon	616,929	12.20	8.90	2,489,223	36.63	33.99
Sandy	Sandy Branch, USNB	5,229	NEW	0.07	740	NEW	0.01
Troutdale	Troutdale Branch, The Oregon Bank	6,794	−11.85	0.09	1	−99.62	0.00
	Totals for Multnomah County	$ 6,927,729	−8.40		$ 7,321,373	3.74	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
POLK COUNTY							
Dallas	Bank of Willamette Valley	$ 14,348	3.01	11.90	$ 8,942	7.42	19.75
Dallas	Great Western Bank	1,504	627.25	1.24	718	5423.07	1.58
Dallas	Dallas Branch, The Oregon Bank	28,118	5.08	23.32	10,320	−3.10	22.79
Independence	Independence Branch, Citizens Valley Bank	5,564	−3.09	4.61	2,381	−9.84	5.25
Monmouth	Monmouth Branch, The Commercial Bank	5,979	−.28	4.95	2,725	8.22	6.01
Monmouth	Monmouth Branch, USNB	21,724	5.87	18.01	17,073	62.70	37.71
Salem	West Salem Office, Western Security Bank	4,511	17.93	3.74	26	−60.60	0.05
Salem	West Motor Branch, The Commercial Bank	9,845	2.11	8.16	255	−67.39	0.56
Salem	West Salem Branch, USNB	28,972	5.31	24.03	2,831	1.36	6.25
	Totals for Polk County	$ 120,565	5.64		$ 45,271	18.25	
SHERMAN COUNTY							
Moro	Sherman County Branch, FIOR	$ 8,738	12.34	00.00	$ 1,042	−8.03	00.00
	Totals for Sherman County	$ 8,738	12.34		$ 1,042	−8.03	
TILLAMOOK COUNTY							
Cloverdale	Cloverdale Branch, USNB	$ 8,069	8.10	6.99	$ 1,282	33.82	6.45
Garibaldi	Garibaldi Branch, FIOR	4,229	7.19	3.66	359	46.53	1.80
Manzanita	Manzanita Branch, USNB	12,538	45.21	10.87	456	52.00	2.29
Rockaway	Nehalem Bay Branch, USNB	9,425	−11.77	8.17	1,859	9.35	9.36
Tillamook	Tillamook Branch, Western Bank	7,789	−9.37	6.75	5,677	−1.33	28.60
Tillamook	Tillamook Branch, FIOR	38,901	10.24	33.73	4,384	−6.48	22.08
Tillamook	Tillamook Branch, USNB	34,348	6.95	29.79	5,830	24.65	29.37
	Totals for Tillamook County	$ 115,299	2.93		$ 19,847	−.30	
UMATILLA COUNTY							
Athena	Athena Branch, USNB	$ 13,096	4.80	4.28	$ 3,094	−3.73	1.63
Hermiston	Columbia Community Bank	7,697	−4.09	2.51	5,765	−8.94	3.04
Hermiston	Inland Empire Bank	42,278	15.39	13.82	34,979	15.40	18.47
Hermiston	Hermiston Branch, FIOR	8,102	34.98	2.64	6,237	9.80	3.29
Hermiston	Hermiston-Newport Branch, Inland Empire Bank (Closed)	2,679	NEW	0.87	3,658	NEW	1.93
Hermiston	Hermiston Branch, USNB	36,834	16.60	12.04	28,747	30.81	15.17
Milton-Freewater	Bank of Commerce	37,214	11.62	12.16	21,287	18.47	11.24
Milton-Freewater	Milton-Freewater Branch, The Oregon Bank	24,937	6.88	8.15	5,793	1.72	3.05
Milton-Freewater	Milton-Freewater Branch, USNB	2,574	NEW	0.84	3,461	NEW	1.82
Pendleton	Pendleton Branch, The Oregon Bank	12,029	13.71	3.93	5,012	−47.86	2.64
Pendleton	Pendleton Branch, FIOR	41,697	10.05	13.63	16,466	−22.24	8.69
Pendleton	Pendleton Branch, Inland Empire Bank	10,573	NEW	3.45	3,152	NEW	1.66
Pendleton	Pendleton Branch, USNB	42,770	16.30	13.98	35,720	8.97	18.86
Pilot Rock	Pilot Rock Branch, FIOR	5,795	9.71	1.89	478	17.44	0.25
Stanfield	Stanfield Branch, Inland Empire Bank	2,669	−33.55	0.87	588	13.51	0.31
Umatilla	Umatilla Branch, FIOR	4,335	17.38	1.41	10,483	8.35	5.53
Umatilla	Umatilla Branch, Inland Empire Bank	9,388	4.78	3.06	4,455	−6.97	2.35
Weston	Weston Branch, Bank of Commerce	1,145	39.12	0.37	0	0.00	0.00
	Totals for Umatilla County	$ 305,812	6.98		$ 189,375	2.13	
UNION COUNTY							
Elgin	First State Bank of Elgin (Closed)	$ 9,977	−3.02	9.94	$ 8,439	4.97	26.72
La Grande	La Grande Branch, Western Bank	7,068	−7.86	7.04	2,753	−20.79	8.71
La Grande	La Grande Branch, FIOR	37,559	4.22	37.42	8,458	18.57	26.78
La Grande	La Grande Branch, USNB	35,436	−4.83	35.30	10,867	5.23	34.40
Union	Union Branch, FIOR	10,331	−.97	10.29	1,065	−13.62	3.37
	Totals for Union County	$ 100,371	−1.27		$ 31,582	4.55	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
WALLOWA COUNTY							
Enterprise	Enterprise Branch, Bank of Wallowa County	$ 6,654	−2.80	13.39	$ 4,628	2.75	19.20
Enterprise	Enterprise Branch, FIOR	24,724	3.74	49.77	6,302	14.00	26.15
Enterprise	Enterprise Branch, USNB	3,722	33.07	7.49	4,344	40.81	18.02
Joseph	Bank of Wallowa County	8,778	4.73	17.67	4,244	−4.99	17.61
Wallowa	Wallowa Branch, First State Bank of Elgin	5,798	−12.48	11.67	4,578	11.76	18.99
	Totals for Wallowa County	$ 49,676	2.46		$ 24,096	11.14	
WASCO COUNTY							
Dufur	Dufur Branch, USNB	$ 15,346	7.91	9.63	$ 3,652	28.00	6.90
The Dalles	Columbia River Banking Company	13,832	22.22	8.68	7,820	13.00	14.79
The Dalles	The Dalles Branch, The Oregon Bank	15,584	−12.97	9.78	3,975	−63.94	7.52
The Dalles	The Dalles Branch, FIOR	47,706	6.01	29.95	7,612	−10.52	14.40
The Dalles	The Dalles Branch, USNB	66,813	5.33	41.94	29,799	15.29	56.37
	Totals for Wasco County	$ 159,281	4.87		$ 52,858	−4.15	
WASHINGTON COUNTY							
Aloha	Aloha Office, Pacific Western Bank	$ 10,897	4.56	1.06	$ 1	−50.00	0.00
Aloha	Farmington Mall Office, Pacific Western Bank	6,829	4.11	0.66	1	−50.00	0.00
Aloha	Aloha Branch, FIOR	6,101	9.65	0.59	1,156	95.93	0.32
Aloha	Aloha Branch, USNB	11,483	26.14	1.12	1,028	34.55	0.29
Banks	Banks Branch, USNB	8,658	1.36	0.84	1,407	−21.61	0.40
Beaverton	Beaverton Office, Pacific Western Bank	18,306	5.74	1.78	2	−33.33	0.00
Beaverton	Westgate Office, Pacific Western Bank	7,606	1.25	0.74	1	0.00	0.00
Beaverton	Beaverton Branch, Canadian Imperial Bank of Commerce	1,802	−54.08	0.17	1,111	−90.97	0.31
Beaverton	Beaver State Bank	9,629	−9.80	0.94	8,790	−2.30	2.50
Beaverton	Business Banking Corporation	13,750	1.44	1.34	10,246	5.31	2.91
Beaverton	Beaverton Mall Branch, The Oregon Bank	7,071	−55.66	0.69	42	−96.36	0.01
Beaverton	Murray & Allen Branch, The Oregon Bank	4,478	21.65	0.43	12	−93.71	0.00
Beaverton	Valley Plaza Branch, The Oregon Bank	10,235	−9.91	1.00	9,792	−38.69	2.78
Beaverton	Beaverton Branch (Main), FIOR	37,387	11.67	3.65	4,548	−1.47	1.29
Beaverton	West Beaverton Branch, FIOR	15,583	61.59	1.52	2,260	20.53	0.64
Beaverton	Beaverton Branch, Oregon First Bank	15,146	−10.70	1.48	4,144	−71.52	1.17
Beaverton	Beaverton Valley West Branch, Oregon First Bank	8,449	−4.63	0.82	2,380	−68.32	0.67
Beaverton	Beaverton Branch, USNB	89,707	21.58	8.77	91,061	55.87	25.91
Beaverton	Electronic Park Branch, USNB	2,955	−13.84	0.28	1,226	−7.19	0.34
Beaverton	North Beaverton Branch, USNB	37,817	17.80	3.69	21,030	−12.95	5.98
Cedar Hills	Sunset Office, Pacific Western Bank	13,062	3.21	1.27	2	−85.71	0.00
Cedar Hills	Cedar Hills Branch, FIOR	24,575	11.91	2.40	2,970	18.65	0.84
Cornelius	Cornelius Branch, Valley National Bank of Oregon	4,553	−60.18	0.44	4,122	15.72	1.17
Cornelius	Cornelius Branch, FIOR	2,749	24.78	0.26	392	7.69	0.11
Forest Grove	Farmers and Merchants Bank	8,992	22.59	0.87	9,421	28.94	2.68
Forest Grove	Forest Grove Branch, FIOR	23,900	0.81	2.33	4,439	−6.95	1.26
Forest Grove	Valley National Bank of Oregon	43,264	32.40	4.23	24,238	30.22	6.89
Hillsboro	Hillsboro Office, Pacific Western Bank	23,053	35.97	2.25	6,562	−3.08	1.86
Hillsboro	Hillsboro Branch, The Oregon Bank	5,276	−33.07	0.51	1,196	−9.32	0.34
Hillsboro	10th & Main Branch, FIOR	6,895	20.79	0.67	1,227	17.64	0.34
Hillsboro	Hillsboro Branch, FIOR	29,598	−4.79	2.89	6,301	42.10	1.79
Hillsboro	Hillsboro Branch, Oregon First Bank	5,349	−14.67	0.52	2,576	−59.32	0.73
Hillsboro	East Hillsboro Branch, USNB	4,292	22.38	0.41	1,788	2.52	0.50
Hillsboro	Hillsboro Commercial Branch, USNB	64,963	−1.66	6.35	28,323	−8.42	8.05
Hillsboro	West Hillsboro Branch, USNB	4,604	5.18	0.45	916	−.97	0.26
Hillsboro	Tualatin Valley Bank	8,998	4.62	0.87	7,617	44.26	2.16
King City	King City Office, Bank of Oregon	1,899	7.34	0.18	0	−100.00	0.00
King City	King City Branch, FIOR	38,786	1.58	3.79	3,016	7.25	0.85
King City	King City Branch, USNB	40,579	11.10	3.96	1,944	−11.15	0.55
North Plains	North Plains Branch, Farmers and Merchants Bank	964	NEW	0.09	437	NEW	0.12
Portland	St. Vincent Office, Pacific Western Bank	4,953	18.06	0.48	1	100.00	0.00
Portland	Cedar Mill Branch, The Oregon Bank	6,761	−8.47	0.66	53	−87.89	0.01
Portland	185th & Sunset Hwy. Branch, FIOR	18,188	16.70	1.77	3,523	8.73	1.00
Portland	185th & Sunset Branch, USNB	10,195	12.67	0.99	2,352	2.93	0.66
Portland	Cedar Mill Branch, USNB	11,060	3.69	1.08	1,160	68.60	0.33
Progress	Progress Plaza Office, Pacific Western Bank	6,692	1.45	0.65	1	−87.50	0.00
Raleigh Hills	Raleigh Hills Branch, FIOR	37,668	14.54	3.68	14,015	208.15	3.98
Raleigh Hills	Raleigh Hills Branch, USNB	35,171	5.45	3.43	6,121	−27.95	1.74

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
WASHINGTON COUNTY—Continued							
Sherwood	Sherwood Branch, Bank of Oregon	2,779	−26.38	0.27	0	−100.00	0.00
Sherwood	Sherwood Branch, USNB	16,346	6.85	1.59	1,543	−20.05	0.43
Tigard	Tigard Office, Pacific Western Bank	9,710	11.69	0.94	12	300.00	0.00
Tigard	Tigard Branch, The Oregon Bank	8,385	−9.27	0.81	3,506	−55.63	0.99
Tigard	Tigard Branch, FIOR	33,060	13.76	3.23	5,616	19.00	1.59
Tigard	Washington Square Branch, FIOR	15,692	16.68	1.53	5,714	−2.47	1.62
Tigard	Greenway Branch, USNB	6,587	51.73	0.64	770	−1.78	0.21
Tigard	Tigard Branch, USNB	42,941	12.51	4.19	18,589	20.13	5.28
Tigard	Tigard Drive-In Branch, USNB	168	−23.98	0.01	0	−100.00	0.00
Tigard	Washington Square Branch, USNB	17,714	20.88	1.73	5,408	−22.70	1.53
Tualatin	Tualatin Branch, Bank of Oregon	2.824	−6.86	0.27	0	−100.00	0.00
Tualatin	Tualatin Branch, FIOR	16,606	5.74	1.62	4,564	28.85	1.29
Tualatin	Tualatin Branch, USNB	10,178	23.08	0.99	1,802	−31.40	0.51
West Slope	West Slope Branch, USNB	28,776	11.87	2.81	8,946	−45.86	2.54
	Totals for Washington County	$ 1,022,714	7.57		$ 351,421	−.45	
WHEELER COUNTY							
Fossil	Fossil Branch, FIOR	$ 11,501	10.45	00.00	$ 1,876	−1.10	00.00
	Totals for Wheeler County	$ 11,501	10.45		$ 1,876	−1.10	
YAMHILL COUNTY							
Amity	Amity Branch, USNB	$ 7,854	0.86	3.36	$ 3,915	28.65	3.72
Carlton	Carlton Branch, FIOR	6,117	−.29	2.62	956	−7.00	0.91
Dayton	Dayton Branch, USNB	7,182	7.96	3.08	1,948	5.07	1.85
McMinnville	First National Bank of McMinnville	32,018	1.07	13.73	16,458	−9.71	15.67
McMinnville	McMinnville Branch, USNB	50,632	5.31	21.71	23,304	6.01	22.19
McMinnville	Valley Community Bank	14,496	44.72	6.21	10,677	37.13	10.16
McMinnville	McMinnville Branch, The Oregon Bank	7,446	−33.49	3.19	9,344	−5.68	8.89
McMinnville	North Town Office, First National Bank of McMinnville	1,704	21.28	0.73	662	116.33	0.63
McMinnville	McMinnville Branch, FIOR	2,277	NEW	0.97	1,850	NEW	1.76
Newberg	Newberg Branch, The Commercial Bank	7,189	6.04	3.08	3,105	−14.79	2.95
Newberg	Newberg Branch, FIOR	21,123	6.57	9.06	4,816	17.06	4.58
Newberg	Newberg State Bank	8,473	5.96	3.63	5,815	42.38	5.53
Newberg	Newberg Branch, USNB	30,969	4.36	13.28	14,739	3.19	14.03
Sheridan	Sheridan Branch, USNB	17,751	−3.03	7.61	5,103	15.13	4.86
Willamina	Willamina Branch, The Oregon Bank	11,203	1.41	4.80	947	−50.85	0.90
Yamhill	Yamhill Branch, FIOR	6,680	−2.19	2.86	1,353	49.17	1.28
	Totals for Yamhill County	$ 233,119	4.35		$ 104,992	7.65	
	Totals for State of Oregon	$16,064,739	−1.44		$11,432,050	5.76	

INCREASES IN CAPITAL STOCK

Name of Bank & Location	*From*	*To*	*Date*
Great Western Bank, Dallas	$ 500,000	$ 558,680	January 5, 1984
Oregon Pacific Banking Co., Florence	658,000	823,432	February 9, 1984
South Valley State Bank, Klamath Falls	524,951	683,076	March 15, 1984
Pioneer Trust Company, Salem	1,040,000	1,075,000	March 17, 1984
Bank of Wallowa County, Joseph	354,490	389,180	March 19, 1984
Juniper Banking Company, Madras	751,422	901,706	March 23, 1984
Mount Hood Security Bank, Gresham	940,960	987,635	March 29, 1984
Farmers and Merchants Bank, Forest Grove	608,128	643,648	April 11, 1984
Oregon Pacific Banking Co., Florence	658,600	823,432	April 17, 1984
South Valley State Bank, Klamath Falls	524,951	683,076	May 5, 1984
Tualatin Valley Bank, Hillsboro	440,000	700,000	November 20, 1984

DECREASES IN CAPITAL STOCK

Name of Bank & Location	*From*	*To*	*Date*
Central Point State Bank, Cental Point	$ 720,000	$ 504,000	May 2, 1984
Stewardship Bank of Oregon, Portland	327,998	82,000	May 17, 1984
Bank of the Northwest, Eugene	600,000	225,000	June 22, 1984
First State Bank of Elgin	407,040	203,520	June 18, 1984

PLAN OF MERGER

(PURPOSE OF BECOMING SUBSIDIARY OF BANK HOLDING COMPANY)

"Interim" & Bank	*Bank Holding Company*	*Filed*	*Fate*
Valley of the Rogue Interim Bank Valley of the Rogue Bank 110 Pine Street Rogue River, Oregon 97537	VRB Bancorp 110 Pine Street Rogue River, Oregon 97537	Oct. 20, 1983	Effective Jan. 1, 1984
Western Security Interim Bank Western Security Bank 416 State Street Salem, Oregon 97308	Western Security Financial Corporation 416 State Street Salem, Oregon 97308	Sept. 9, 1983	Effective Jan. 1, 1984
Valley Community Interim Bank Valley Community Bank 723 N. Baker McMinnville, Oregon 97128	Valley Community Bancorp 723 N. Baker McMinnville, Oregon 97128	Feb. 2,1984	Effective Feb. 3,1984

BANKS DISCONTINUING BUSINESS

(Via Change of Name, Conversion, Closure, or Merger)

Name of Bank and Location	*Disposition*	*Date*
Emerald Empire Banking Company, Springfield	Closed by Superintendent of Banks; FDIC appointed as Receiver. Citizens Valley Bank. Albany, purchased certain assets and assumed deposit liabilities. Assets of Emerald Empire Banking Company on January 20, 1984, were $21.5 million.	Feb. 3, 1984
United Bank of Oregon, Milwaukie	Closed by Superintendent of Banks; FDIC appointed as Receiver. United States National Bank of Oregon, Portland, was the successor purchaser of deposit liabilities and certain assets; to operate as a branch at same location. United Bank of Oregon assets at 12/31/83 were $17 million.	Mar. 2, 1984
Stewardship Bank of Oregon, Portland	Closed by Superintendent of Banks; FDIC appointed as Receiver. No purchase by another bank. Assets of Stewardship Bank of Oregon on June 5, 1984, were $5.7 million.	June 8, 1984
Bank of Milton-Freewater, Milton-Freewater	Merged with and into United States National of Oregon, Portland. On effective date, Bank of Milton-Freewater became the Milton-Freewater Branch of United States National Bank of Oregon.	June 30, 1984
The Bank of Milwaukie, Milwaukie	Merged with and into United States National Bank of Oregon, Portland. On effective date, Bank of Milwaukie became the Milwaukie Branch of United States National Bank of Oregon.	June 30, 1984
Newport State Bank, Newport	Merged with and into Pacific State Bank, Lincoln City. On effective date, Newport State Bank became Newport Branch of Pacific State Bank.	July 31, 1984
Bank of the Northwest, Eugene	Closed by the Superintendent of Banks; FDIC appointed as Receiver. First Interstate Bank of Oregon, N.A., Portland, purchased certain assets and assumed deposit liabilities. Assets of Bank of the Northwest on August 7, 1984, were $21 million.	Aug. 31, 1984
First American Banking Company, Pendleton	Closed by Superintendent of Banks; FDIC appointed as Receiver. Inland Empire Bank, Hermiston, purchased certain assets and assumed deposit liabilities. Assets of First American Banking Company on September 30, 1984, were $18.6 million.	Nov. 16, 1984

APPLICATION FOR AUTHORITY TO ESTABLISH BRANCHES

Applicant	*Office Name*	*City*	*Date Filed*	*Fate*
Citizens Valley Bank Albany	Thurston Village Branch	Springfield	Feb. 3, 1984	Approved Feb. 3, 1984
Citizens Valley Bank Albany	Oak Street Branch	Eugene	Feb. 3, 1984	Approved Feb. 3, 1984
Inland Empire Bank Hermiston	Hermiston-Newport Branch	Hermiston	Nov. 17, 1984	Approved Nov. 17, 1984
Inland Empire Bank Hermiston	Pendleton Branch	Pendleton	Nov. 17, 1984	Approved Nov. 17, 1984
South Valley State Bank Klamath Falls	Main Street Branch	Klamath Falls	Dec. 26, 1984	Approved Dec. 28, 1984

BRANCHES AUTHORIZED

Office Name	*Applicant*	*City*	*Certificate No.*	*Issue Date*	*Opening Date*
Thurston Village Branch	Citizens Valley Bank	Springfield	343+	Feb. 6, 1984	Feb. 6, 1984
Oak Street Branch	Citizens Valley Bank	Eugene	344+	Feb. 6, 1984	Feb. 6, 1984
Myrtle Point Branch	Security Bank of Coos County	Myrtle Point	345	May 3, 1984	May 5, 1984
North Plains Branch	Farmers and Merchants Bank	North Plains	346	June 26, 1984	June 29, 1984
Newport Branch	Pacific State Bank	Newport	347*	July 23, 1984	Aug. 1, 1984
Milwaukie Branch	Pacific Western Bank	Milwaukie	348	Nov. 2, 1984	Nov. 2, 1984
Hermiston-Newport Branch	Inland Empire Bank	Hermiston	349*	Nov. 17, 1984	Nov. 19, 1984
Pendleton Branch	Inland Empire Bank	Hermiston	350*	Nov. 17, 1984	Nov. 19, 1984
Main Street Branch	South Valley State Bank	Klamath Falls	351	Dec. 28, 1984	Dec. 31, 1984

* Branches established as a result of mergers.
+ Branches established as a result of closures.

BANK BRANCHES CLOSED

Name & Location of Branch	*Parent Bank*	*Date Closed*
Business & Professional Branch 1065 Oak St., Eugene	Emerald Empire Banking Company	Feb. 3,1984
West Linn Office 2000 S.W. Eighth Ave., West Linn	Lewis & Clark State Bank	Feb. 17,1984
Sandy Office 38561 Proctor Blvd., Sandy	United Bank of Oregon	Mar. 2,1984
Harbor Branch 97921 Shopping Center Ave., Harbor	Western Bank	Mar. 9, 1984
South Center Branch 1095 S.W. First Ave., Canby	Canby Union Bank	Mar. 16, 1984
South Medford Branch 81 E. Stewart, Medford	Western Bank	Mar. 30, 1984
Oak Street Branch 1065 Oak Street, Eugene	Citizens Valley Bank	Aug. 10, 1984
Cascade Locks Branch Columbia Gorge Center, Cascade Locks	The Oregon Bank	Aug. 17, 1984
South Beach Branch Hwy. 101 & 5th St., South Beach	The Oregon Bank	Aug. 31, 1984
Pacific City Branch 35230 Brooten Rd., Pacific City	The Oregon Bank	Sept. 7, 1984
Oak Grove Branch 17884 S.E. McLoughlin Blvd., Oak Grove	The Oregon Bank	Sept. 7, 1984
Nehalem Branch 7th & H St., Hwy. 101, Nehalem	The Oregon Bank	Sept. 14, 1984
Lebanon Branch 2600 S. Santiam Hwy., Lebanon	The Oregon Bank	Sept. 21, 1984
Portland Main Office 1107 S.W. Broadway, Portland	Pacific Western Bank	Nov. 2, 1984
McNary Branch 500 Willamette St., Umatilla	Inland Empire Bank	Nov. 5, 1984
Hermiston Branch 236 E. Newport, Hermiston	First American Banking Company	Nov. 16, 1984

BANK BRANCH APPLICATIONS WITHDRAWN

Name & Location of Branch	*Parent Bank*	*Date Withdrawn*
North Dallas Drive-Up Facility 380 E. Ellendale, Dallas	Bank of Willamette Valley	Mar. 23, 1984
Liberty Park Office S.E. Quadrant of I-5/217, Lake Oswego	Business Banking Corporation	May 3, 1984
Oakridge Office Highway 58, Oakridge	Siuslaw Valley Bank	May 26, 1984
Barbur Boulevard Branch 9449 S.W. Barbur Boulevard, Portland	The Oregon Bank	Aug. 12, 1984
40th & Donald Branch 40th & Donald, Eugene	Centennial Bank	Aug. 16, 1984
Redmond Branch 513 W. Fir, Redmond	Juniper Banking Company	Sept. 28, 1984
Kruse Way Branch Kruse Way & Carman Drive, Lake Oswego	The Oregon Bank	Dec. 28, 1984

BANK BRANCH APPLICATION ABANDONED

Name & Location of Branch	*Parent Bank*	*Date Withdrawn*
Troutdale Branch S.E. Stark St. & Troutdale Road, Troutdale	United Bank of Oregon	June 6, 1984

CHANGE IN NAME OR LOCATION

From	*To*	*Date*
Twelvemile Corner Branch Mount Hood Security Bank 22415 S.E. Stark Street Gresham, Oregon 97030	242nd & Stark Branch Mount Hood Security Bank 24150 S.E. Stark Street Gresham, Oregon 97030	Apr. 30, 1984
Security Bank of Coos County 503 Spruce Street Myrtle Point, Oregon 97458	Security Bank of Coos County 196 S. 2nd Street Coos Bay, Oregon 97420	May 5, 1984
Citizens Branch The Oregon Bank 400 4th Street Lake Oswego, Oregon 97034	Lake Oswego Branch The Oregon Bank 400 4th Street Lake Oswego, Oregon 97034	Aug. 1, 1984
S.W. 5th & Taylor Branch Oregon First Bank 508 S.W. Taylor Portland, Oregon 97204	Columbia Plaza Office Oregon First Bank 1300 S.W. Sixth Portland, Oregon 97208	Sept. 4, 1984
Head Office Pacific Western Bank 10888 S.E. Main Street Milwaukie, Oregon 97222	Head Office Pacific Western Bank 1222 S.W. 6th Avenue Portland, Oregon 97204	Nov. 2, 1984

REGISTERED BANK HOLDING COMPANIES

Holding Company	*Location*	*Subsidiary Banks*	*Location*
Banore Bancshares, Inc.	Woodburn	Bank of Oregon	Woodburn
CG Bancorp	Cottage Grove	The Cottage Grove Bank	Cottage Grove
Commercial Bancorp	Salem	The Commercial Bank	Salem
First Interstate Bancorp	Los Angeles	First Interstate Bank of Oregon, N.A.	Portland
Moore Financial Group, Inc.	Boise, Idaho	Oregon First Bank	Portland
Northwest Bancorp	Albany	Citizens Valley Bank	Albany
Orbanco, Inc.	Portland	The Oregon Bank	Portland
Pacwest Bancorp	Portland	First National Bank of McMinnville	McMinnville
		Hood River County Bank	Hood River
		Pacific Western Bank	Milwaukie
Security Bank Holding Company	Myrtle Point	Security Bank of Coos County	Myrtle Point
Timber Bancorp	Roseburg	Timber Community Bank	Roseburg
U.S. Bancorp	Portland	First National Bank of Oregon	Canby
		Bank of Corvallis	Corvallis
		Bank of Lake Oswego	Lake Oswego
		Pacific State Bank	Lincoln City
		United States National Bank of Oregon	Portland
United Bancorp	Roseburg	Douglas National Bank	Roseburg
VRB Bancorp	Rogue River	Valley of the Rogue Bank	Rogue River
Valley Community Bancorp	McMinnville	Valley Community Bank	McMinnville
Valley West Bancorp	Springfield	Centennial Bank	Springfield
West Coast Bancorp	Newport	The Bank of Newport	Newport
Western Security Financial Corp.	Newport	Western Security Bank	Newport
Woodburn Bancorp	Woodburn	Woodburn State Bank	Woodburn

FEDERAL RESERVE MEMBER BANKS

Name of Bank	*Location*
Santiam Valley Bank	Aumsville
Business Banking Corporation	Beaverton
Home Valley Bank	Cave Junction
Bank of Corvallis	Corvallis
Great Western Bank	Dallas
Oregon Pacific Banking Co.	Florence
Farmers and Merchants Bank	Forest Grove
Tri-County Banking Co.	Junction City
Bank of Lake Oswego	Lake Oswego
Pacific State Bank	Lincoln City
Valley Community Bank	McMinnville
Jefferson State Bank	Medford
Newberg State Bank	Newberg
Yaquina Bay Bank	Newport
The Prineville Bank	Prineville

NON-DEPOSIT TRUST COMPANIES

Name of Trust Company	*Location*
Capital Trust Company	Portland
Columbia Trust Company	Portland
Pacific Northwest Trust Company	Portland
Service Trust Company	Portland

BANKS AND SAVINGS & LOANS AUTHORIZED TO DO A TRUST BUSINESS

Date of Authorization	*Name of Bank or Savings & Loan and Location*
Nov. 27, 1971	Citizens Valley Bank, Albany
Sept. 16, 1968	Western Bank, Coos Bay
Oct. 7, 1969	Pacific Western Bank, Milwaukie
Sept. 9, 1982	Western Heritage Federal Savings & Loan, Pendleton
Nov. 17, 1919	The Bank of California, N.A., Portland
Aug. 19,1927	First Interstate Bank of Oregon, N.A., Portland
June 9, 1914	The Oregon Bank, Portland
Aug. 5, 1983	Oregon First Bank, Portland
Nov. 13, 1919	United States National Bank of Oregon, Portland
April 20, 1966	The Commercial Bank, Salem
May 13, 1924	Pioneer Trust Company, Salem

TRUST DEPARTMENT AUTHORIZED

Date of Authorization	*Name of Bank or Savings & Loan and Location*
Aug. 5, 1983	Oregon First Bank, Portland

FOREIGN BANKS AND TRUST COMPANIES AUTHORIZED TO MAKE MORTGAGE LOANS

State	*City*	*Name of Bank*
Idaho	Fruitland	Trueasure Valley Bank
Washington	Seattle	Washington Mutual Savings Bank

FOREIGN RESERVE AGENTS

Name of Reserve Agent	*Address*	*Date Apointment Approved*
Union Planters National Bank of Memphis	P.O. Box 387 Memphis, Tennessee 38147	2-21-84

BANK STOCK DEALERS

Name of Dealer	*Reg. No.*	*Subsidiary*	*Parent Bank*	*Effective*
Ramona F. Evans	No. 1	Banst Fidelity	Security Bank of Coos County	CANCELLED 8-2-84

ABSTRACT OF STATEMENTS OF TRUST RESPONSIBILITY AT CLOSE OF BUSINESS

DECEMBER 31, 1984

Number Reporting—15

TRUST ASSETS

Cash on hand and due from banks	$ 95,534,890.52
Stocks, bonds and other securities	9,984,630,614.19
Notes and contracts receivable	254,057,752.27
Savings accounts	222,752,684.33
Participants interest in collective investment funds	2,047,186,424.34
Real property held in trust as asset or investment	303,176,285.83
Advances to trusts	<53,480,008.45>
Other assets	381,610,194.24
Total	$13,235,468,837.27

TRUST LIABILITIES

Court Trusts:		
(a) Cash	$ 25,441,394.03	
(b) Securities, etc.	375,190,009.24	400,631,403.27
Personal Trusts:		
(a) Cash	61,924,953.05	
(b) Securities, etc.	2,659,494,285.36	2,721,419,238.41
Corporate Trusts and Corporate Agencies:		
(a) Cash	22,206,696.73	
(b) Securities, etc.	2,294,258,000.56	2,316,464,697.29
Personal Agencies (Incl. Escrow, Safekeeping, etc.):		
(a) Cash	7,687,364.85	
(b) Securities, (Property)	7,764,452,386.51	7,772,139,751.36
Advance Account		<53,472,318.60>
Other Liabilities		78,286,065.54
Total		$13,235,468,837.27

Total amount of bonds, notes and other security issues under banks' or companies' trusteeship	$ 2,336,506,322.31
Book value of securities pledged to Superintendent of Banks	$ 10,479,747.91
Book value of securities pledged to secure uninvested trust funds deposited in own bank	$ 72,625,369.96

CREDIT UNIONS

City	*Name and Address*	*Date of Authorization*
Albany	Federal-Metals Credit Union, 645 Waverly Drive S.E. 97321	Nov. 15, 1955
Beaverton	Oregon Corporate Central Credit Union, 4970 S.W. Griffith Drive 97005	July 11, 1978
Bend	Central Oregon Medical Credit Union, 1627 N.E. 3rd 97708	Dec. 17, 1976
Clackamas	Portland Federal Employees Credit Union, 14935 S.E. 82nd Drive 97015	Oct. 19, 1936
Corvallis	Benton Teachers Credit Union, 1715 Garfield 97330	March 19,1953
Eugene	Emerald Credit Union, 2149 Centennial Plaza 97401	Jan. 20, 1961
	Service Employees of Lane County Credit Union, 1450 High Street 97401	Nov. 23, 1936
	U-Lane-O Credit Union, 488 E. Eleventh Avenue 97401	Sept. 1, 1981
Portland	Broadway Cab Credit Union, 234 N.W. First Avenue 97209	March 19, 1940
	Carnation Employees Credit Union, 3342 S.E. Morrison Street 97214	March 15, 1956
	City of Portland Employees Credit Union, 3010 S.E. Belmont 97214	Oct. 1, 1936
	Continental Northwest Credit Union, 10200 N. Lombard 97203	March 6, 1956
	Electra Credit Union, 3717 S.E. 17th Avenue 97202	Sept. 5, 1928
	Mail-Well Credit Union, 2515 Mailwell Drive 97222	May 9, 1950
	Multco Employees Credit Union, 4110 S.E. Hawthorne Boulevard 97214	Feb. 15, 1934
	NW Dairy Products Credit Union, 8106 N.E. Wasco 97213	Oct. 9, 1939
	Oregon Central Credit Union, 336 N.E. 20th Avenue 97232	June 3, 1937
	Oregon Standby Credit Union, 11235 N.E. Glisan Street 97220	Oct. 15, 1938
	Oregon Telco Credit Union, 2121 S.W. Fourth Avenue 97201	July 24, 1937
	ORSO Employees' Credit Union, 5531 N.W. Doane 97210	March 23, 1936
	P & S Hospital Employees Credit Union, 1927 N.W. Lovejoy Street 97209	June 27, 1958
	Port of Portland Employees Credit Union, 700 N.E. Multnomah 97232	Jan. 23, 1974
	Portland Postal Employees Credit Union, 421 S.E. 10th Avenue 97214	June 18, 1928
	Portland Teachers Credit Union, 1720 N.E. 9th Street 97212	Dec. 21, 1932
	Radio Cab Credit Union, 1613 N.W. Kearney 97209	April 23, 1948
	Railway Clerks Credit Union, 917 S.W. Oak Street 97205	July 27, 1928
	Safeway Norwest Credit Union, 2537 S.E. Hawthorne Boulevard 97214	Jan. 1, 1981
	Shell Portland Credit Union, 5880 N.W. St. Helens Road 97210	June 29, 1956
	Trans Western Credit Union, 11235 N.E. Glisan Street 97220	March 25, 1960
	Western Waxed Paper Employees Credit Union, 3400 N. Marine Drive 97217	April 12, 1935
Salem	Marion and Polk Schools Credit Union, 1900 Hines Street S.E. 97302	Jan. 15, 1936
	Salem Postal Credit Union, 1050 25th Street S.E. 97301	May 6, 1930
	State Employees Credit Union, 1550 State Street 97301	June 17, 1937
	Valley Health Credit Union, 2096 Mission Street 97301	April 19, 1957
Springfield	Food Industries Credit Union, 3030 Gateway Loop 97477	June 16, 1976
	Wood Products Credit Union, 42nd & E Streets 97477	Dec. 17, 1973

BRANCH OFFICE OF CREDIT UNIONS

City	Name and Address	Date of Authorization
Albany	Albany Br., Wood Products Credit Union, 707 Waverly Drive S.E. 97321	March 18, 1976
Beaverton	Beaverton Br., Portland Teachers Credit Union, 10700 S.W. Beaverton-Hillsdale Highway 97005	Oct. 1, 1971
Bend	Bend Br., Wood Products Credit Union, 1143 N.E. Fourth 97701	Oct. 15, 1974
Cottage Grove	Cottage Grove Br., Wood Products Credit Union, 600 Jefferson Street 97424	Dec. 17, 1973
Eugene	Eugene Br., Oregon Central Credit Union, 541 Willamette Street 97401	May 1, 1974
	Valley River Br., Service Employees of Lane County Credit Union, 752 Goodpasture Island Road 97401	Jan. 1, 1982
	Westside Br., Wood Products Credit Union, 2130 West 6th Avenue 97402	Nov. 25, 1974
Gresham	Gresham Br., Portland Teachers Credit Union, 1220 E. Burnside Road 97030	Nov. 3, 1981
Lake Oswego	Mt. Park Br., Portland Teachers Credit Union, 11830 S.W. Kerr Parkway 97034	June 3, 1981
McMinnville	McMinnville Br., Portland Teachers Credit Union, 2410 McDonald Lane 97128	May 18, 1976
Medford	Medford Br., Wood Products Credit Union, 624 South Riverside 97501	March 21, 1974
North Bend	North Bend Br., Wood Products Credit Union, Highway 101 and State Street 97459	Dec. 17, 1973
Oak Grove	Oak Grove Br., Portland Teachers Credit Union, 2915 S.E. Oak Grove Boulevard 97268	Dec. 1, 1975
Portland	Federal Building Br., Portland Federal Employees Credit Union Federal Office Building, 1220 S.W. Third Avenue 97204	June 27, 1975
	Main Office Br., Portland Postal Employees Credit Union, 715 N.W. Hoyt 97209	Oct. 21, 1971
	Multnomah Br., Portland Federal Employees Credit Union, 319 S.W. Pine 97204	Aug. 29, 1977
	Portland Br., State Employees Credit Union, 1521 S.W. First 97201	July 1, 1981
	Portland Br., Wood Products Credit Union, 2017 Lloyd Center 97232	Feb. 13, 1976
	Powell Boulevard Br., Portland Teachers Credit Union, 8507 S.E. Powell Boulevard 97266	Sept. 17, 1973
Roseburg	Roseburg Br., Wood Products Credit Union, 2335 Northwest Kline 97470	Oct. 18, 1976
Salem	Salem Br., Food Industries Credit Union, 1095 25th Street S.E. 97301	Oct. 21, 1982
Springfield	Springfield Br., Service Employees of Lane County Credit Union, 1018 Main Street 97477	Nov. 3, 1978

Change in name or location:

From	To	Date
ALBANY BRANCH OF WOOD PRODUCTS CREDIT UNION 2225 Santiam Hwy. Albany, Oregon	ALBANY BRANCH OF WOOD PRODUCTS CREDIT UNION 707 Waverly Dr. SE Albany, Oregon	May 21, 1984
SAFEWAY PORTLAND CREDIT UNION 2537 SE Hawthorne Boulevard Portland, Oregon	SAFEWAY NORWEST CREDIT UNION 2537 SE Hawthorne Boulevard Portland, Oregon	May 21, 1984
OREGON STANDBY CREDIT UNION 333 SE 165th Ave. Portland, Oregon	OREGON STANDBY CREDIT UNION 11235 NE Glisan Street Portland, Oregon	Oct. 15, 1984
OREGON CENTRAL CREDIT UNION 1805 SE Ankeny Portland, Oregon	OREGON CENTRAL CREDIT UNION 336 NE 20th Ave. Portland, Oregon	Dec. 15, 1984

CONSOLIDATED REPORTS OF CONDITION

Compiled as of

	Credit Unions	Net Loans	Cash	Investments	Fixed Assets	Other Assets	Total Assets	% of Change
Albany	Federal-Metals Credit Union	15,234,936	937,853	5,325,144	1,199,842	246,109	22,943,884	29.59
Beaverton	Oregon Corporate Central Credit Union	3,556,871	785,958	83,242,384	134,278	751,465	88,470,956	−21.57
Bend	Central Oregon Medical Credit Union	103,705	16,576	8,187	967	280,129,715	−4.32	
Clackamas	Portland Federal Employees Credit Union	13,363,347	171,239	1,445,328	6,103,119	285,819	21,368,852	2.63
Corvallis	Benton Teachers Credit Union	2,100,831	212	2,110,885	7,464	0	4,219,392	21.07
Eugene	Emerald Credit Union	1,309,964	9,555	54,154	17,945	24,335	1,415,953	6.75
Eugene	Service Employees of Lane County Credit Union	43,901,464	2,746,468	9,491,078	2,562,026	1,163,987	59,865,023	13.08
Eugene	U-Lane-O Credit Union	29,487,553	426,014	6,887,481	1,557,596	2,461,530	40,820,174	16.94
Portland	Broadway Cab Credit Union	174,514	7,078	40,127	527	0	222,246	8.48
Portland	Carnation Employees Credit Union	553,553	5,358	229,953	368	443	789,675	8.59
Portland	City of Portland Employees Credit Union	14,418,671	174,033	1,119,041	555,008	86,561	16,353,314	14.77
Portland	Continental Northwest Credit Union	2,313,169	29,738	1,306,736	150,066	86,290	3,885,909	15.66
Portland	Electra Credit Union	22,483,966	97,821	6,265,288	397,685	365,268	29,610,028	10.72
Portland	Mail-Well Credit Union	356,421	1,203	104,052	736	399	462,811	5.57
Portland	Multco Employees Credit Union	6,191,298	98,627	3,769,514	483,485	59,484	10,602,408	10.55
Portland	NW Dairy Products Credit Union	1,412,904	9,535	241,295	166,366	8,682	1,838,782	−3.50
Portland	Oregon Central Credit Union	10,868,372	429,719	9,184,755	53,249	611,712	21,147,807	19.02
Portland	Oregon Standby Credit Union	298,106	15,715	178,503	1	4,215	496,540	−16.72
Portland	Oregon Telco Credit Union	68,363,198	1,017,015	26,273,658	2,987,697	1,707,290	100,348,858	14.03
Portland	ORSO Employees Credit Union	703,106	12,293	36,924	242	− 0	752,565	24.45
Portland	P & S Hospital Employees Credit Union	248,674	17,800	59,418	0	53	325,945	−.76
Portland	Port of Portland Employees Credit Union	250,995	117	127,800	0	1,591	380,503	6.56
Portland	Portland Postal Employees Credit Union	14,569,211	251,469	11,600,253	365,170	138,893	26,924,996	14.29
Portland	Portland Teachers Credit Union	89,095,666	3,228,172	44,387,986	1,063,331	790,582	138,565,737	8.74
Portland	Radio Cab Credit Union	308,587	11,449	607,244	417	695	928,392	2.84
Portland	Railway Clerks Credit Union	1,089,752	5,449	182,359	2,938	2,652	1,283,150	−1.20
Portland	Safeway Norwest Credit Union	21,620,020	1,186,089	4,381,843	1,079,159	138,442	28,405,853	24.56
Portland	Shell Portland Credit Union	286,100	145	144,036	105	0	430,386	−3.11
Portland	Trans Western Credit Union	469,164	16,861	475,000	583	5,158	966,766	11.11
Portland	Western Waxed Paper Employees Credit Union	1,229,717	7,328	416,596	50,964	4,404	1,709,009	17.89
Salem	Marion and Polk Schools Credit Union	20,868,412	1,864,661	5,874,161	2,247,280	281,845	31,136,339	10.50
Salem	Salem Postal Credit Union	994,580	28,086	257,305	3,977	0	1,283,948	31.05
Salem	State Employees Credit Union	19,444,251	510,675	2,208,739	757,869	288,859	23,210,393	13.96
Salem	Valley Health Credit Union	3,168,924	7,206	59,991	144,208	39,741	3,420,070	12.69
Springfield	Food Industries Credit Union	6,717,982	56,530	748,556	275,033	137,807	7,935,908	20.71
Springfield	Wood Products Credit Union	49,793,167	2,160,536	9,941,370	2,371,089	897,628	65,163,790	15.64
36	Total—State-Chartered Credit Union	467,351,151	16,344,583	238,787,144	24,741,070	10,592,219	757,816,167	7.80

THREE-YEAR COMPARATIVE

State Chartered

December

GROWTH ANALYSIS	Net Loans	Cash	Investments	Fixed Assets	Other Assets	Total Assets	% of Change	Accounts Payable
31 Dec 1984	467,351,151	16,344,583	238,787,144	24,741,070	10,592,219	757,816,167	7.80	895,730
31 Dec 1983	374,721,045	10,393,649	282,392,646	23,966,807	11,476,002	702,950,149	14.83	1,633,657
31 Dec 1982	326,042,034	11,579,339	243,183,558	23,722,594	7,600,155	612,127,680	18.26	2,026,218
Increase between 31 Dec 1984 & 31 Dec 1983	92,630,106	5,950,934	−43,605,502	774,263	−883,783	54,866,018	0.00	−737,927
Percent of Change	24.71	57.25	−15.44	3.23	−7.70	7.80	0.00	−45.17

OF STATE CHARTERED CREDIT UNIONS

December 31, 1984

Accounts Payable	Notes & Interest Payable	Dividends Payable	Other Liabilities	Total Liabilities	Total Savings	Regular Reserve	Other Reserves	Undivided Earnings	% of Change
60,900	308,997	2,920	7,641	380,458	21,303,653	456,843	563,818	239,112	94.27
24,320	3,545,513	755,604	7,575	4,333,012	81,017,229	1,566,605	0	1,554,110	23.53
83	0	0	434	517	120,415	2,845	1,301	4,637	19.26
21,049	0	200,303	29,654	251,006	20,363,353	326,873	417,044	10,576	0.00
505	0	0	0	505	3,638,531	100,000	263,436	216,920	83.52
1,244	0	0	1,397	2,641	1,361,978	26,269	16,177	8,888	12.25
61,087	0	44,986	198,514	304,587	55,880,476	1,772,665	409,163	1,498,130	38.11
19,144	825,251	317,837	133,700	1,295,932	37,325,196	635,094	248,071	1,315,881	11.54
1,722	0	929	0	2,651	173,063	12,624	8,663	25,245	7.62
1,238	0	0	2,749	3,987	698,145	40,977	15,589	30,977	9.39
2,845	0	5,400	38,764	47,009	13,739,766	241,946	667,460	1,657,133	11.50
1,813	0	27,438	0	29,251	3,631,321	138,182	40,934	46,311	−39.94
19,453	0	346,519	46,314	412,286	26,752,829	922,360	236,486	1,286,067	45.53
0	0	0	1,196	1,196	400,787	7,277	20,040	33,511	25.38
460	0	0	13,011	13,471	9,683,492	136,373	277,473	491,649	−3.98
303	0	0	6,304	6,607	1,529,009	26,543	78,598	198,025	−1.62
85,153	0	0	100,428	185,571	19,312,002	606,691	185,610	857,933	35.20
350	0	7,354	188	7,892	399,266	35,618	25,000	28,764	0.01
24,362	0	4,301	55,797	84,460	93,821,204	3,854,727	752,465	1,836,002	31.33
176	0	0	10,754	10,924	661,783	14,193	33,089	32,576	−3.03
1,212	0	0	418	1,630	255,217	22,628	3,025	43,445	26.20
221	0	882	1,788	2,891	351,900	8,454	3,581	13,677	6.79
3,632	0	0	16,701	20,333	23,193,846	936,761	674,493	2,099,563	29.57
274,205	20,083	0	144,733	439,021	128,432,991	3,040,988	2,415,016	4,237,721	43.51
135	0	0	1,148	1,283	780,561	15,065	39,478	92,005	5.55
0	0	0	909	909	1,160,588	67 124	12,970	41,559	21.99
3,868	0	0	46,619	50,487	26,087,215	675,112	194,976	1,398,063	12.63
0	0	0	175	175	358,364	18,672	18,916	34,259	21.70
2,105	0	16,651	1,709	20,465	846,756	14,963	40,176	44,406	11.94
5,147	0	0	1,406	6,553	1,540,746	40,406	13,672	107,632	40.52
14,163	70,931	1,768	39,221	126,083	30,161,436	529,751	231,960	87,109	−13.84
0	0	0	6,472	6,472	1,097,567	41,065	9,721	129,123	10.11
0	1,670	0	45,581	47,251	22,161,884	440,933	266,886	293,439	78.34
2,368	47,789	48,838	11,086	110,081	3,120,278	63,454	26,008	30,249	244.44
9,768	0	0	4,885	14,653	7,654,708	137,634	64,205	64,708	116.39
252,715	0	76,845	311,986	641,546	59,312,280	1,500,000	2,567,684	1,142,280	1.18
895,730	4,820,234	1,858,575	1,289,257	8,863,796	698,399,837	18,477,665	10,843,184	21,231,685	26.39

GROWTH ANALYSIS

Credit Unions

31, 1984

Notes & Interest Payable	Dividends Payable	Other Liabilities	Total Liabilities	Total Savings	Regular Reserve	Other Reserves	Undivided Earnings	% of Change
4,820,234	1,858,575	1,289,257	8,863,796	698,399,837	18,477,665	10,843,184	21,231,685	27.39
617,816	1,556,049	1,301,719	5,109,241	655,064,062	18,133,077	7,846,155	16,797,614	16.00
8,917,828	1,963,233	1,025,568	13,932,847	559,020,433	17,952,710	6,741,150	14,480,540	35.56
4,202,418	302,526	−12,462	3,754,555	43,335,775	344,588	2,997,029	4,434,071	0.00
680.20	19.44	−.95	73.48	6.61	1.90	38.19	26.39	0.00

CONSOLIDATED REPORT OF REVENUE, EXPENSES AND DISPOSITION OF PROFITS OF STATE CHARTERED CREDIT UNIONS AND THREE-YEAR COMPARATIVE ANALYSIS

SOURCES AND DISTRIBUTION OF REVENUE	1982	1983	1984	% OF CHANGE	PERCENT OF TOTAL OPERATING INCOME 1982	1983	1984
OPERATING INCOME:							
Interest on loans (gross)	45,112,294	47,657,469	57,943,264	21.58	61.42	62.12	66.12
Less: Interest refunded	110,150	160,333	160,523	0.11	0.14	0.20	0.18
Income from investments	27,367,694	27,392,028	26,826,102	−2.06	37.26	35.70	30.61
Other operating income	1,076,681	1,820,033	3,024,003	66.15	1.46	2.37	3.45
Total gross income	73,446,519	76,709,197	87,632,846	14.24	100.00	100.00	100.00
OPERATING EXPENSES:							
Employee compensation	7,020,307	7,864,956	8,807,667	11.98	9.55	10.25	10.05
Employee benefits	1,539,250	1,886,566	2,209,658	17.12	2.09	2.45	2.52
Travel & conference expense	276,680	321,667	309,059	−3.91	0.37	0.41	0.35
Association dues	192,042	208,719	212,022	1.58	0.26	0.27	0.24
Office occupancy expense	1,297,831	1,384,941	1,585,004	14.44	1.76	1.80	1.80
Office operations expense	3,413,662	4,037,963	4,772,774	18.19	4.64	5.26	5.44
Educational & promotional expense	488,847	631,254	655,909	3.90	0.66	0.82	0.74
Loan servicing expense	271,966	321,274	336,009	4.58	0.37	0.41	0.38
Professional & outside services	1,374,100	1,731,643	1,828,248	5.57	1.87	2.25	2.08
Provision for loan losses	1,517,424	1,440,192	1,262,568	−12.33	2.06	1.87	1.44
Member insurance	1,324,155	1,599,547	1,212,179	−24.21	1.80	2.08	1.38
Operating fees	105,111	189,625	247,450	30.49	0.14	0.24	0.28
Interest on borrowed money	757,652	339,509	295,252	−13.03	1.03	0.44	0.33
Annual meeting expense	57,122	62,059	58,993	−4.94	0.07	0.08	0.06
Miscellaneous operating expenses	262,739	357,034	389,500	9.09	0.35	0.46	0.44
Total operating expenses	19,898,888	22,376,949	24,182,292	8.06	27.09	29.17	27.59
Net Operating Income (Loss)	53,547,631	54,332,248	63,450,554	16.78	72.90	70.82	72.40
NON-OPERATING GAINS (LOSSES):							
Gain (Loss) on investments	−168,973	−584	39,603	−6881.33	−.23	0.00	0.04
Gain (Loss) on assets	3,188	−7,435	106,475	−1532.07	0.00	0.00	0.12
Other non-operating income	346,645	91,685	−126,810	−238.31	0.47	0.11	−.14
Total Net Income (Loss) before dividends	53,728,491	54,415,914	63,469,822	16.63	73.15	70.93	72.42
ALLOCATION OF NET INCOME (LOSS):							
(Less) Req. Transfer to reserve	327,980	231,816	413,633	78.43	0.44	0.30	0.47
(Less) Req. Transfer to special reserve	1,217,053	1,358,432	1,545,798	13.79	1.65	1.77	1.76
Dividends and Interest on deposits	49,582,305	50,260,017	55,698,280	10.82	67.50	65.52	63.55
Change to undivided earnings	2,601,153	2,565,649	5,812,111	126.53	3.54	3.34	6.63

LICENSEES OPERATING UNDER THE PAWNBROKERS ACT

Number of Licensees as of December 31, 1984 — 14

City	Name and Address	License No.
Central Point	Fred and Elvira Schulzke abn Gorden's Pawnbroker, 327 E. Pine Street 97502	P-236
Grants Pass	Wonderland Enterprises, Inc., 120 S.W. "M" Street 97526	P-234
Klamath Falls	Gregory J. Cheyne, 611 Klamath Avenue 97601	P-242
	Scott Loan Co., 625 Klamath Avenue 97601	P-206
Medford	Medford Pawn, Ltd., 131 W. Main Street 97501	P-244
Ontario	The Outdoorsman, Inc., 230 North Oregon Street 97914	P-214
Portland	Agee's Diamond Loan and Broker's Co., 299 S.W. Alder Street 97204	P-235
	Coast Loan Office, Inc., 514 S.W. Third Avenue 97204	P-227
	Edward Roske abn 82nd Ave. Pawn Shop, 10309 S.E. 82nd 97266	P-246
	Westland Financial Services, Incorporated abn Gateway Loan Co., 10910 N.E. Halsey 97220	P-245
	H & B Jewelry & Loan Company, 526 S.W. Third Avenue 97204	P-226
Salem	Gary G. Nopp and Patricia J. Nopp dba Star Exchange Loan Office, 201 Commercial Street N.E. 97301	P-239
	Bruce W. Bertrand and Eleanor W. Bertrand dba The Pawn Shop, 3820 Silverton Road N.E. 97303	P-230
Winston	Quinton R. & Charoline Vause abn Southern Oregon Gun & Survival, 100-C S.E. Main 97496	P-247

The following licenses were issued during 1984:

Edward Roske abn 82nd Ave. Pawn Shop, 10309 S.E. 82nd Avenue, Portland, OR	March 7, 1984
Quinton R & Charoline Vause abn Southern Oregon Gun & Survival, 190 S.E. Main, Winston, OR	March 28, 1984

The following licenses were surrendered during 1984:

A & A Chalet Pawn-Brokers, Inc., 10309 S.E. 82nd Avenue, Portland, OR	March 7, 1984
Gerald Pobanz and E. N. Beaman abn Brookings Pawn Shop, 1240 D Chetco Avenue, Brookings, OR	February 2, 1984

Changes in name or location by licensees during 1984:

From	From	Date
Quinton R. & Charoline Vause abn Southern Oregon Gun & Survival 190 S.E. Main, Winston, Oregon	Quinton R. & Charoline Vause abn Southern Oregon Gun & Survival 100-C S.E. Main, Winston, Oregon	Mar. 21, 1984
L.S.S. Enterprises, Inc. abn Gateway Loan Co. 10910 N.E. Halsey, Portland, Oregon	Westland Financial Services, Inc. abn Gateway Loan Co. 10910 N.E. Halsey, Portland, Oregon	Aug. 14, 1984

SUMMARY OF ANNUAL REPORTS

December 31, 1984

Analysis of Loans	Number Loans	Aggregate Amount of Loans
Loans outstanding at close of December 31,1983	26,305	$1,392,105
Plus loans made and refinanced during the year	80,897	4,053,207
Totals	107,202	$5,445,312
Less loans cancelled during the year:		
Redeemed	64,506	3,418,351
Forfeited	11,126	429,800
Charged off as loss	173	6,420
Total loans cancelled	75,805	$3,854,571
Loans outstanding at close of December 31, 1984	31,397	$1,590,741
Gross interest revenue collected on loans during the year		$471,384

LICENSEES OPERATING UNDER THE CONSUMER FINANCE ACT

Number of Licensees 174
Current as of December 31, 1984

ALBANY
Aetna Finance Company, 2910 Santiam 97321
Credithrift of America, Inc., 125 West Second Avenue 97321
Norwest Financial System Oregon, Inc., 1958 E. Pacific Blvd. 97321

BAKER
Baker County Finance Company, 1920 Washington Street 97814
BarclayAmerican/Financial, Inc., 1932 First Street 97814

BEAVERTON
Avco Financial Services of Oregon, Inc., 4255 S.W. Cedar Hills Blvd. 97005
BarclaysAmerican/Financial, Inc., 4800 S.W. Griffith Drive 97005
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 2645 S.W. Cedar Hills Blvd. 97005
C.I.T. Financial Services, Inc., 9955 S.W. Beaverton-Hillsdale Hwy., Suite 125, 97005
City Consumer Services, 3827 S.W. Hall 97005
Custom Credit Co., Inc., 11355 S.W. Canyon Road 97005
Household Finance Corporation, 2865 S.W. Cedar Hills Blvd., Suite 1203, 97005
Mellon Financial Services Corporation, 12570 S.W. First Street 97005
Norwest Financial System Oregon, Inc., 3001 S.W. Cedar Hills Blvd. 97005
United Finance Co., Beaverton, 10095 S.W. Beaverton-Hillsdale Hwy. 97005
U.S. Creditcorp, 4510 S.W. Hall Blvd. 97005

BEND
BarclaysAmerican/Financial, Inc., 20370 Anderson Road 97701
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 809 Wall Street 97701
Credithrift of America, Inc., No. 2, 1814 NE First Street 97701

CLACKAMAS
Household Finance Corporation, Greenhouse Square Shopping Center, 16246 S.E. 82nd Drive 97015
Norwest Financial System Oregon, Inc., 8800 S.E. Sunnyside Road 97015
Transamerica Financial Services, 15431 S.E. 82nd Drive, Suite E 97015

COOS BAY
Credithrift of America, Inc., 814 Newmark Avenue 97420
Household Finance Corporation, 598 North Broadway 97420
Mellon Financial Services Corporation, 1165 Newmark Street 97420
Transamerica Financial Services, 242 S. Broadway 97420

CORVALLIS
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 919 C N.W. Circle Blvd. 97330
Credithrift of America, Inc., No. 5, 563 N.W. Monroe 97330
Mellon Financial Services Corporation, 900 N.W. Kings Blvd. 97330

EUGENE
Associates Financial Services Company of Oregon, Inc., 1142 Willagillespie Rd., Suite 11, 97401
Avco Financial Services of Oregon, Inc., 45-F Division Avenue 97404
BarclaysAmerican/Financial, Inc., 804 Olive Street 97401
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 814 Charnelton Street 97401
C.I.T. Financial Services, Inc., 1546 Coburg Road 97401
Commercial Credit Corporation, 20 East 18th Street 97401
Credithrift of America, Inc., No. 2, 2848 Willamette Street 97405
Express Creditcorp, 1679 Willamette Street 97401
Household Finance Corporation, 290 Valley River Shopping Center 97402
Mellon Financial Services Corporation
141 E. 11th Avenue 97401
1416 Orchard Street 97403
Northwest Industrial Loan Company, 107 Oakway Mall, Suite H 97402
Norwest Financial System Oregon, Inc., 1144 Willagillespie Road, Suite 4, 97401
Rainier Equipment Finance Inc., 1244 Walnut Street 97440
Reliable Credit Association, Inc., 365 Coburg Road 97401
Transamerica Financial Services, 1500 Valley River Drive, Suite 303, 97440
United Finance Co., Eugene, 285 Valley River Center 97401
U.S. Creditcorp, 32 Oakway Mall 97401

FOREST GROVE
Credithrift of America, Inc., 1928 21st Avenue 97116

GLADSTONE
United Finance Co., Gladstone, 18431 S.E. McLoughlin Blvd. 97027

GRANTS PASS
United Finance Co., Grants Pass, 1455 N.E. Sixth Street 97526

GRESHAM
Aetna Finance Company, 2043 E. Burnside 97030
Associates Financial Services Company of Oregon, Inc., 1155 N.E. Division St. 97030
BarclaysAmerican/Financial, Inc., 1230 E. Burnside Road 97030
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 1665 N.E. Division St. 97030
City Consumer Services, Inc., Pioneer Square, 1235 N.E. Division St. 97030
Credithrift of America, Inc., No. 3, 505 N.E. Second Avenue 97030
Norwest Financial System Oregon, Inc., Gresham Village, 2530 East Burnside 97030
Security Pacific Finance Corp., 1625 N.E. Kelly 97030

HERMISTON
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 333 Main Street 97838
Transamerica Financial Services, 1050 North First Street 97838

HILLSBORO
BarclaysAmerican/Financial, Inc., 343 S.E. Third Street 97123
Mellon Financial Services Corporation, 862 S.E. Oak Street 97123
Security Finance Co., 188 S.E. Fourth Avenue 97123

KLAMATH FALLS
Mellon Financial Services Corporation, 2603 Crosby Avenue 97601
Motor Investment Company, 531 South Sixth Street 97601
Suburban Finance Company, 3928 South Sixth Street 97601
Transamerica Financial Services, 707 Main Street 97601

LA GRANDE
Community Financial Services, 111 Elm Street 97850

LAKE OSWEGO
City Consumer Services, Inc., 16325 S.W. Boones Ferry Road 97034
Lake Oswego Credit Corporation, 16269 S.W. Bryant Road 97034

LEBANON
Norwest Financial System Oregon, Inc., 745 Main Street 97355

McMINNVILLE
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 1641 Highway 99 West, Space B-10, 97128
Credithrift of America, Inc., No. 2, 2420 McDonald Lane 97128
United Finance Co. of McMinnville, 135 N. Baker Street 97128

MEDFORD
Aetna Finance Company, 2640 B Barnett Road 97501
Associates Financial Services Company of Oregon, Inc., 237 E. Main St. 97501
C.I.T. Financial Services, Inc., 1060 Biddle Road 97501
Credithrift of America, Inc., No. 3, 206 S. Central Avenue 97501
Household Finance Corporation, 111 East Main Street 97501
Mellon Financial Services Corporation, 703 Medford Shopping Center 97501
Norwest Financial System Oregon, Inc. 2328 Foplar Drive 97501
Transamerica Financial Services, 1430 E. McAndrews Road 97501
United Finance Co., Medford, 2743 North Pacific Highway 97501
U.S. Creditcorp, 259 Barnett Road, Suite #1, 97501

MILWAUKIE
BarclaysAmerican/Financial, Inc., 18821 S.E. McLoughlin Blvd. 97222
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 17060 S.E. McLoughlin Blvd. 97222
Central Finance Co., 16703 S.E. McLoughlin Blvd. 97222
City Consumer Services, Inc., 17032 S.E. McLoughlin Blvd. 97222
Credithrift of America, Inc., No. 3, 10655 S.E. 42nd Avenue 97222
Mellon Financial Services Corporation, 16200 S.E. McLoughlin Blvd. 97222

ONTARIO
BarclaysAmerican/Financial Inc., 1159 S.W. 4th Avenue 97914
Community Financial Services, 2880 4th Avenue 97914

OREGON CITY
Avco Financial Services of Oregon, Inc., 133 Oregon City Shopping Center 97045
Credithrift of America, Inc., 901 Molalla Avenue 97045

PENDLETON
Aetna Finance Company, Melanie Square, 1730 S.W. Court 97801
Household Finance Corporation, 1904 S.W. Court Street 97801

PORTLAND
Aetna Finance Company
10101 S.W. Barbur Blvd. 97219
8201 S.E. Powell, Suite D 97266
10412 82nd Street 97266
Allstate Enterprises Financial Corporation, 12323 S.W. 66th Avenue 97223
American Credit Corporation, 6643 N.E. Glisan Street 97213
American Express Travel Related Services Company, Inc., 1100 S.W. 6th Street 97204
Associates Financial Services Company of Oregon, Inc.
5110 N.E. Sandy Blvd. 97213
10588 S.E. Washington 97216
Avco Financial Services of Oregon, Inc., 4018 S.E. 82nd Avenue 97266
BarclaysAmerican/Financial, Inc.
10591 S.E. Stark Street 97216
3010 N.E. Broadway 97232
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 2150 N.E. 82nd Avenue 97204
Caldwell Acceptance Corporation, 811 S.E. Stark Street 97214
C.I.T. Financial Services, Inc., 6749 N.E. Sandy Blvd. 97213
Citicorp Person-to-Person Financial Center, Inc.
111 S.W. Columbia, Suite 200, 97201
1521 N.E. 122nd Avenue 97230

LICENSEES OPERATING UNDER THE CONSUMER FINANCE ACT—Continued

Commercial Credit Corporation, 1503 N.E. 122nd Avenue 97230
Credithrift of America, Inc., 8383 N.E. Sandy Blvd., Suite 201, 97220
Credithrift of America, Inc., No. 4
5334 S.W. Beaverton-Hillsdale Hwy. 97221
4721 S.E. Woodstock Blvd. 97206
Custom Credit Co., Inc., 115 N.E. 122nd Avenue 97230
Finance One of Oregon, Inc., 4340 N.E. Sandy Blvd. 97213
FinanceAmerica Corporation, 9011 S.W. Beaverton-Hillsdale Hwy. 97225
Ford Motor Credit Company, 1618 S.W. First Avenue #213, 97201
Household Finance Corporation
832 N.E. Broadway 97212
10116 S.E. Washington 97216
Lockhart Financial Services, 1926 N.E. Sandy Blvd. 97232
Mellon Financial Services Corporation
3815 N.E. Tillamook Street 97212
4229 S.E. 82nd Avenue 97266
9955 S.E. Washington Street 97216
Norwest Financial System Oregon, Inc., 615 S.E. 162nd Avenue 97233
Old National Financial Services, Inc., 5331 S.W. Macadam Avenue 97201
Rainier Equipment Finance Inc., 5331 S.W. Macadam Avenue, Room 230, 97201
Reliable Credit Association, Inc., 1195 S.E. Powell Blvd. 97242
Security Pacific Finance Corp., 8305 S.E. Monterey Avenue 97266
Simmons Credit Co., 1023 N.E. Union Avenue 97232
The Mortgage Exchange, 5200 S.W. Macadam Avenue 97201
Transamerica Financial Services
7931 N.E. Halsey, Suite 211, 97213
6443 S.W. Beaverton-Hillsdale Hwy. 97221
825 N.E. Multnomah Street, Suite 1055, 97232
United Finance Co., 515 E. Burnside Street 97214
United Finance Co., Gateway, 1424 N.E. 102nd Avenue 97220
Universal Financial Services, Inc., 5600 N.E. Glisan St. 97213
U.S. Creditcorp
235 N.E. 122nd Avenue 97230
101 S.W. Main, Suite 275, 97204

REDMOND

Community Financial Services, 357 S. 6th Street 97756
U.S. Creditcorp, 1655 S.W. Odem Medo 97756

ROSEBURG

Household Finance Corporation 1350-62 North Stephens Street 97470
Mellon Financial Services Corporation, 423 S.E. Jackson 97470
Transamerica Financial Services, 34 Garden Valley Shopping Center 97470
United Finance Co., Roseburg, 729 S.E. Washington Street 97470

SALEM

Aetna Finance Company, 982 Lancaster Drive N.E. 97301
Associates Financial Services Company of Oregon, Inc., 3000 Market Plaza N.E. #150, 97303
BarclaysAmerican/Financial, Inc.
455 High Street N.E. 97308
2655 Commercial Street S.E. 97302
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 1993 Lancaster Drive N.E. 97305
Commercial Credit Corporation, 640 High Street N.E. 97308
Credithrift of America, Inc., No. 5, 588 Chemeketa Street N.E. 97301
Finance One of Oregon, Inc., 395 State Street 97301
Household Finance Corporation, 3000 Market Street N.E., Suite 110, 97303
Mellon Financial Services Corporation, 342 Capitol Street N.E. 97301
Norwest Financial System Oregon, Inc., 3708 Center Street N.E. 97301
Reliable Credit Association, Inc., 3000 Market Street Plaza 97301
Transamerica Financial Services, 530 Center Street N.E. 97308
United Finance Co. of Salem, 654 Lancaster Drive N.E. 97309
U.S. Creditcorp, 856 Lancaster Drive S.E. 97302

SEASIDE

United Finance Co. of Seaside, 314 Avenue "A" 97138

SPRINGFIELD

Aetna Finance Company, 5507 East Main Street 97477
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 444 Main Street 97477
Brandt Financial Services, Inc., 806-A North "A" Street 97477

TALENT

Capital Finance and Investment, 306 E. Main Street 97540

THE DALLES

Apex Finance Company, 516 East Second St. 97058
Credithrift of America, Inc., No. 2, 1254 West Sixth Street 97058
Transamerica Financial Services, 700 Union Street 97058

TIGARD

Associates Financial Services Company of Oregon, Inc., 13975 S.W. Pacific Highway 97223
United Finance Co. of Tigard, 12202 S.W. Main Street 97223

WOODBURN

Western Finance Co. of Woodburn, 563 Front Street 97071

CONSUMER FINANCE LICENSEES

The following licenses were issued during 1984:

Beneficial Finance Co. of Oregon ..... January 1, 1984
2645 SW Cedar Hills Blvd., Beaverton, OR

Beneficial Finance Co. of Oregon ..... January 1, 1984
814 Charnelton Street, Eugene, OR

Beneficial Finance Co. of Oregon ..... January 1, 1984
1665 NE Division Street, Gresham, OR

Beneficial Finance Co. of Oregon ..... January 1, 1984
333 Main Street, Hermiston, OR

Beneficial Finance Co. of Oregon ..... January 1, 1984
1641 Hwy. 99W, McMinnville, OR

Beneficial Finance Co. of Oregon ..... January 1, 1984
17060 SE McLoughlin Blvd., Milwaukie, OR

Beneficial Finance Co. of Oregon ..... January 1, 1984
2150 NE 82nd Avenue, Portland, OR

Beneficial Finance Co. of Oregon ..... January 1, 1984
444 Main Street, Springfield, OR

Aetna Finance Company ..... February 22, 1984
2910 Santiam, Albany, OR

Community Financial Services ..... May 10, 1984
2880 4th Ave., Ontario, OR

Custom Credit Co., Inc. ..... May 29, 1984
115 NE 122nd Avenue, Portland, OR

Central Finance Co. ..... June 4, 1984
16703 SE McLoughlin Blvd., Milwaukie, OR

Rainier Equipment Finance, Inc. ..... June 28, 1984
1244 Walnut Street, Eugene, OR

Rainier Equipment Finance, Inc. ..... June 28, 1984
5331 SW Macadam Avenue, Room 230, Portland, OR

BIC Financial Services, Inc. ..... July 9, 1984
1625 NE Kelly, Gresham, OR

The following licenses were surrendered during 1984:

West Beneficial Finance, Inc. ..... January 1, 1984
2645 SW Cedar Hills Blvd., Beaverton, OR

West Beneficial Finance, Inc. ..... January 1, 1984
814 Charnelton Street, Eugene, OR

West Beneficial Finance, Inc. ..... January 1, 1984
1665 NE Division Street, Gresham, OR

West Beneficial Finance, Inc. ..... January 1, 1984
333 Main Street, Hermiston, OR

West Beneficial Finance, Inc. ..... January 1, 1984
1641 Hwy. 99 West, Space B-10, McMinnville, OR

West Beneficial Finance, Inc. ..... January 1, 1984
17060 SE McLoughlin Blvd., Milwaukie, OR

West Beneficial Finance, Inc. ..... January 1, 1984
2150 NE 82nd Avenue, Portland, OR

West Beneficial Finance, Inc. ..... January 1, 1984
444 Main Street, Springfield, OR

Blake & Neal Loan Co. ..... January 24, 1984
1939 E. Burnside Street, Portland, OR

Transamerica Financial Services ..... February 17, 1984
202 SW Sixth Street, Granta Pass, OR

Rainier Credit Company ..... March 6, 1984
3877 SW Hall Blvd., Beaverton, OR

Rainier Credit Company ..... March 6, 1984
1244 Walnut Street, Eugene, OR

Rainier Credit Company ..... March 6, 1984
4445 SW Barbur Blvd., Portland, OR

Rainier Credit Company ..... March 6, 1984
3415 Commercial SE, Suite J, Salem, OR

Associates Financial Services Company of Oregon, Inc. ..... March 28, 1984
2263 Newmark Street, North Bend, OR

BarclaysAmerican/Financial, Inc. ..... April 24, 1984
18615 E Burnside Street, Portland, OR

GECC Financial Services ..... May 29, 1984
2525 SW 3rd, Portland, OR

S & W Finance, Inc. ..... June 28, 1984
11142 NE Halsey Street, Portland, OR

BIC Financial Services, Inc. ..... August 28, 1984
Lloyd Five Hundred Bldg., 500 NE Multnomah, Suite 639, Portland, OR

Manufacturers Hanover Financial Services of Oregon, Inc. ..... October 15, 1984
One Lincoln Center, Suite 210, 10300 SW Greenburg Road, Portland, OR

Security Pacific Finance Corp. ..... December 7, 1984
1220 SW Morrison, Suite 820, Portland, OR

Changes in name or location by licensees during 1984:

From	*To*	*Date*
BRANDT FINANCE COMPANY 806-A North A Street Springfield, OR	BRANDT FINANCIAL SERVICES, INC. 806-A North A Street Springfield, OR	June 1, 1984
BARCLAYSAMERICAN/FINANCIAL, INC. 10817 S.E. Main Street Milwaukie, OR	BARCLAYSAMERICAN/FINANCIAL, INC. Meldrum Plaza 18821 S.E. McLoughlin Blvd. Milwaukie, OR	June 4, 1984
AETNA FINANCE COMPANY 510 S.E. 82nd Avenue Portland, OR	AETNA FINANCE COMPANY 8201 S.E. Powell, Suite D Portland, OR	June 14, 1984
U.S. CREDITCORP 9340 S.W. Beaverton-Hillsdale Hwy. Beaverton, OR	U.S. CREDITCORP 4510 S.W. Hall Boulevard Beaverton, OR	Sept. 4, 1984
SECURITY PACIFIC FINANCE CORP. DBA BIC FINANCIAL SERVICES, INC. 3 Offices	SECURITY PACIFIC FINANCE CORP. 3 Offices	Sept. 25, 1984
TRANSAMERICA FINANCIAL SERVICES 121 S. 9th Street Klamath Falls, OR	TRANSAMERICA FINANCIAL SERVICES 707 Main Street Klamath Falls, OR	Oct. 1, 1984
NORWEST FINANCIAL SYSTEM OREGON, INC. 10559 S.E. Price-Fuller Road Milwaukie, OR	NORWEST FINANCIAL SYSTEM OREGON, INC. 8800 S.E. Sunnyside Road Clackamas, OR	Oct. 8, 1984
AVCO FINANCIAL SERVICES OF OREGIN, INC. 155 Silver Lane Eugene, OR	AVCO FINANCIAL SERVICES OF OREGON, INC. 45-F Division Avenue Eugene, OR	Oct. 30, 1984
BENEFICIAL FINANCE CO. OF OREGON 11 Offices	BENEFICIAL OREGON INC. DBA BENEFICIAL MORTGAGE CO. 11 Offices	Nov. 15, 1984
NORWEST FINANCIAL SYSTEM OREGON, INC. 328 North Central Medford, OR	NORWEST FINANCIAL SYSTEM OREGON, INC. 2328 Poplar Drive Medford, OR	Dec. 3, 1984

CONSUMER FINANCE LICENSEES
SUMMARY OF CONSOLIDATED REPORTS
As of December 31, 1984
Number of Licensees—175

ASSETS		
Loans—Consumer Finance Act		$409,514,651
Other receivables		271,000,540
Cash on hand and in banks		6,232,164
Real estate less depreciation		17,469,992
Office equipment and automobiles		1,805,139
Deferred charges		2,640,917
Other consumer finance assets		5,461,798
All other assets (combined)		16,208,704
Total assets		$730,333,905
LIABILITIES AND CAPITAL		
Bank Debt		$216,355,516
Debentures or Public Debt		56,021,657
Other Liabilities		318,233,353
Reserve for Bad Debts:		
Loan Reserves for Prior Year	$15,800,078	
Additions from Undivided Profits	11,298,804	
Recoveries	1,657,087	
Less Losses	11,570,352	
Balance—Reserve for Bad Debts		17,185,617
Capital (if corporation)	56,190,736	
Surplus and Undivided Profits	58,626,990	
Capital Reserves	7,720,036	
Total Capital		122,537,762
Total Liabilities and Capital		$730,333,905

ANALYSIS OF LOANS UNDER CONSUMER FINANCE ACT

For Period from January 1, 1984 to December 31, 1984

	Number of Accounts	Per Cent of Total	Amount	Per Cent of Total
Total loans outstanding on December 31, 1984	72,106		$1,516,304	
Loans made during the period:				
(a) Loans of $500 or less	4,863	7.87	$ 1,516,304	0.74
(b) Loans of $500.01 to $1,000	11,587	18.76	8,257,933	4.03
(c) Loans of $1,000.01 to $2,000	17,890	28.96	25,336,892	12.37
(d) Loans of $2,000.01 to $3,000	11,184	18.11	27,051,786	13.20
(e) Loans of $3,000.01 to $4,000	6,097	9.87	20,996,421	10.25
(f) Loans of $4,000.01 to $5,000	2,872	4.65	12,534,525	6.12
(g) Loans of $5,000.01 to $10,000	3,446	5.58	23,220,364	11.33
(h) Loans of $10,000.01 to $15,000	1,310	2.12	16,260,177	7.94
(i) Loans of $15,000.01 to $20,000	896	1.45	16,494,606	8.05
(j) Loans of $20,000.01 to $25,000	549	0.89	12,273,653	5.99
(k) Loans of $25,000.01 to $30,000	365	0.59	9,978,973	4.87
(l) Loans of $30,000.01 to $35,000	218	0.35	7,058,077	3.45
(m) Loans of $35,000.01 to $40,000	180	0.29	6,633,226	3.24
(n) Loans of $40,000.01 to $45,000	103	0.17	4,376,497	2.14
(o) Loans of $45,000.01 to $50,000	211	0.34	12,889,224	6.29
Total of loans made	61,771	100.00	$204,878,658	100.00
Loan balances purchased	3,897		$ 37,420,638	
Loan balances sold during year	3,800		$ 36,209,864	
Loan balances charged off	3,501		$ 9,231,452	
Collections of principal			$161,655,289	
Total loans outstanding on December 31, 1984	80,666		$409,514,651	

ANALYSIS BY TYPE OF SECURITY

	Number of Account	Per Cent of Total	Amount	Per Cent of Total
Loans made during the period based in whole or in larger part on:				
(a) Automobiles	10.947	17.72	$ 28,673,008	14.00
(b) Household goods	14,315	23.17	28,283,160	13.80
(c) Autos and household goods	5,737	9.29	16,427,320	8.02
(d) Mobile homes	245	0.40	1,632,109	0.80
(e) Other chattels	1,042	1.69	5,958,798	2.91
(f) Real estate	4,760	7.71	86,295,404	42.12
(g) Unsecured notes	22,949	37.15	33,337,705	16.27
(h) Comakers, endorsers or guarantors	722	1.17	1,413,420	0.69
(i) Other	1,054	1.71	2,857,734	1.39
Total of loans made	61,771	100.00	$204,878,658	100.00

CONSUMER FINANCE LICENSEES
SUMMARY OF CONSOLIDATED STATEMENTS
OF INCOME AND EXPENSE

For Period from January 1, 1984 to December 31, 1984

Number of Licensees—175

Income:	
Interest on consumer finance loans	$ 78,047,945
Interest on other receivables	33,134,812
Collections on loans	363,359
Collections on other receivables	71,766
Other income	18,838,943
Total Income	$130,456,825
Expenses:	
Advertising	$ 2,872,242
Auditing	143,364
Bad Debts:	
Bad debts charged off to expense	2,991,624
Addition to reserve for bad debts	8,437,303
Depreciation	844,087
Insurance and fidelity bonds	246,054
Legal fees	670,534
Postage and express	424,304
Printing, stationery and supplies	933,954
Rent, light, heat and janitor	3,370,229
Salaries	15,019,454
Supervision and administration	6,798,722
Income taxes	4,985,897
All other taxes and license fees	1,134,571
Telephone and telegraph	1,912,917
Travel and automobile expense	627,561
Other expenses	10,204,668
Total expenses—excluding interest	$ 61,617,485
Net earnings before interest paid	68,839,340
Less: Interest paid on borrowed money	66,365,960
Net earnings after interest paid	$ 2,473,380

LICENSEES OPERATING UNDER THE SALE OF CHECKS ACT

Date of License	*Name of Company*
August 16, 1965	Travelers Express Company, Inc. Minneapolis, Minnesota
September 2, 1965	American Express Travel Related Services Company, Inc. New York City, New York
August 11, 1966	Republic Money Orders, Inc. Dallas, Texas
August 25, 1969	The Circle K Convenience Stores, Inc. El Paso, Texas
August 2, 1978	Associates Financial Express, Inc. Irving, Texas
September 18, 1973	Citicorp New York City, New York
October 1, 1973	BankAmerica Corporation San Francisco, California
December 18, 1974	Rosauer's Super Markets, Inc. Spokane, Washington
May 19, 1977	Barclays Bank International Ltd. London, England
January 28, 1980	Thomas Cook, Inc. New York City, New York
August 23, 1982	The Chase Manhattan Corporation New York City, New York
January 17, 1984	Travellers Cheque Associates Limited Brighton, England

The following license was issued during 1984:

Travellers Cheque Associates Limited Brighton, England	January 17, 1984

The following license was surrendered during 1984:

Bank of the West San Francisco, California	January 16, 1984

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